DOCUMENT RESUME

ED 050 849 RC 005 277

TITLE	Annual Credit and Financing Report, 1970.
INSTITUTION	Bureau of Indian Affairs (Dept. of Interior), Washington, D.C.
PUB DATE	30 Jun 70
NOTE	46p.
EDRS PRICE	EDRS Price MF-$0.65 HC-$3.29
DESCRIPTORS	*American Indians, *Annual Reports, Community Development, *Economic Development, Federal Legislation, Federal Programs, *Financial Services, Private Financial Support, Rural Development, Student Loan Programs, *Tables (Data)

ABSTRACT

The 1970 Annual Credit and Financing Report of the Bureau of Indian Affairs describes the financing available for economic advancement of American Indians. Specific programs and their results are cited in such areas as housing, small business, agriculture, and education. The appendix contains 41 tables which include information such as loans made, amounts, sources, repayment record, and purposes. (LS)

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1970 Annual Credit and Financing Report

BUREAU OF INDIAN AFFAIRS

RC005277

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DIVISION OF CREDIT AND FINANCING

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UNITED STATES DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs

LC 005277

ANNUAL CREDIT AND FINANCING REPORT

June 30, 1970

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UNITED STATES DEPARTMENT OF INTERIOR
Bureau of Indian Affairs
Division of Credit and Financing

CREDIT AND FINANCING REPORT

Financing Indian Development

1970

Progress was made during 1970 in financing the development and utilization of Indian-owned resources. Total estimated financing received increased from $382.9 million in 1969 to $437.7 million in 1970. The increase, however, failed to meet even the most urgent needs of the Indians. Their economic development is handicapped by lack of adequate and dependable sources of financing. High interest rates also impeded the financing of some Indian developmental projects.

Estimates of Indian financing needs total more than $1 billion. Most of these needs cannot be met by private lenders unless they are provided some incentive to furnish the financing such as loan guaranty, loan insurance, interest subsidies, etc. The Bureau's revolving fund, which supplies only a minor part of total Indian financing, and from which loans are made only if no other source of financing is available, is currently being operated with repayments on loans previously made and

interest accruals. Available funds are grossly inadequate. Commitments and authorizations for submittal of applications issued to the close of the fiscal year, all of which were made subject to the availability of funds, totaled $25.3 million. Cash available was $3.3 million.

Legislation to help remedy the situation was recommended to the 88th, 89th, 90th and 91st Congresses, but failed of enactment. The main features of the pending bills, H. R. 18571, H. R. 18790, and S. 4116 are:

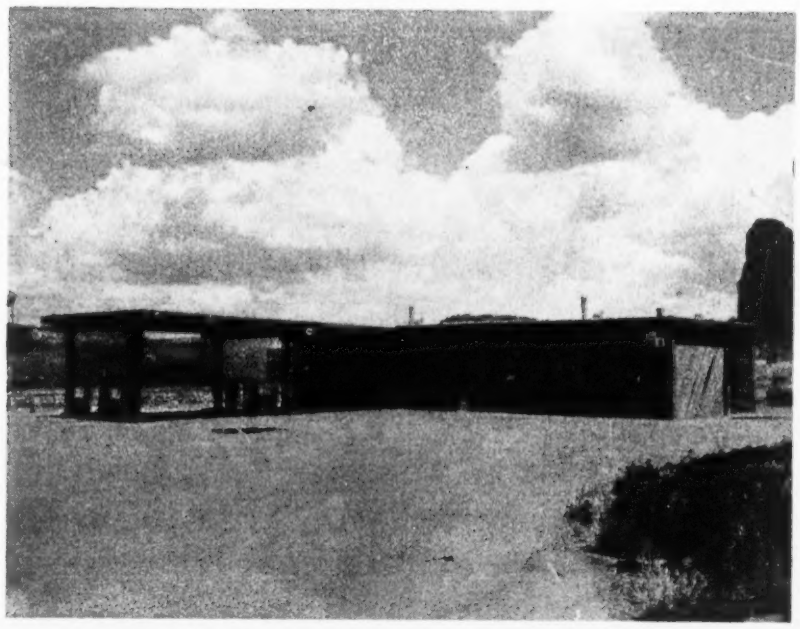
1. Authorization for appropriations of an additional $50 million in the revolving loan fund.

2. Inauguration and establishment of a $200 million loan guaranty and insurance fund.

3. Authorization for interest subsidies of interest payments on guaranteed and insured loans.

4. Authorizations to sell loans made from the Bureau's revolving fund, and to deposit receipts in the revolving fund. The receipts would thus become available for additional loans.

Navajo, New Mexico



Service station financed by major oil company

Financing Sources

Indians receive financing from three main sources. (1) Primary emphasis is placed upon financing by the same institutions, both private and governmental, that supply financing to other citizens and their organizations. (2) Tribes and other Indian organizations with funds of their own available are encouraged to use their own funds for financing purposes. (3) A revolving fund for loans authorized by the Congress from which loans are made to Indians and Indian organizations.

The growth in Indian financing over the past five years follows:

	1966		1967		1968		1969		1970	
	Amount ($ Millions)	Pct.	Amount ($ Millions)	Pct.	Amount ($ Millions)	Pct.	Amount ($ Millions)	Pct.	Amount ($ Millions)	Pct.
Financing										
By customary lenders	173.2	67.9	183.5	63.1	207.0	63.8	252.6	66.0	294.2	67.2
With tribal funds	57.6	22.6	81.7	28.1	92.3	28.4	105.1	27.4	117.7	26.9
Revolving loan funds	24.2	9.5	25.7	8.8	25.2	7.8	25.3	6.6	25.7	5.9
Total	255.0	100.0	290.9	100.0	324.5	100.0	383.0	100.0	437.6	100.0

Mission, South Dakota

The lease of this Texico service station to a member of the Rosebud Sioux Tribe was made possible by a Small Business Administration loan to purchase equipment and inventory.

Financing by Customary Institutions

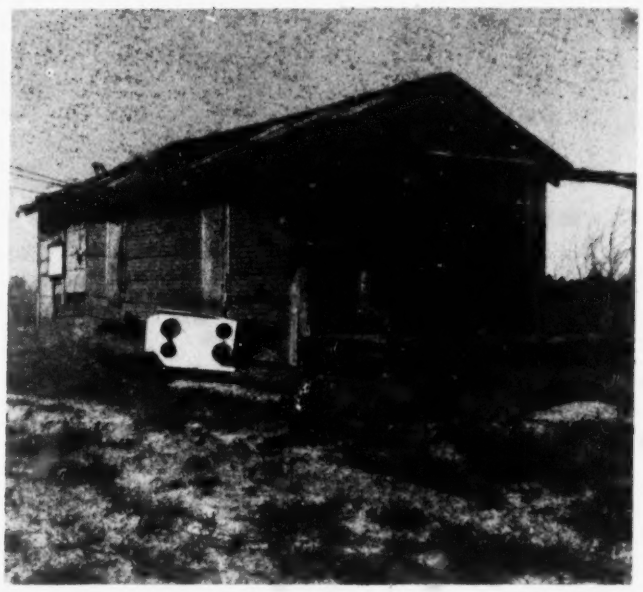
The five-year record of estimated financing of Indians by customary lenders follows:

	1966 (Millions) $	1967 (Millions) $	1968 (Millions) $	1969 (Millions) $	1970 (Millions) $
Financing by:					
National & State Banks	30.15	34.37	41.43	47.33	50.09
Federal Land Banks	3.62	4.68	4.13	4.68	4.65
Savings and Loan Assns.	5.38	6.10	6.67	6.91	7.51
Finance & Loan Companies	18.83	17.67	18.44	23.15	25.54
Insurance Companies	1.59	1.73	1.90	2.00	2.16
Production Credit Assns.	5.94	6.86	7.00	6.96	7.92
Individuals	-	1.64	1.75	1.89	1.66
Federal Credit Agencies	18.31	21.34	28.10	53.55	91.98
Other	89.41	89.05	97.56	106.15	102.74
Total	173.23	183.44	206.98	252.62	294.25

The largest increase is in financing by Federal credit agencies, particularly the Economic Development Administration, Farmers Home Administration, Department of Housing and Urban Development, Small Business Administration, and the Office of Economic Opportunity.

Edinberg, Mississippi

Before



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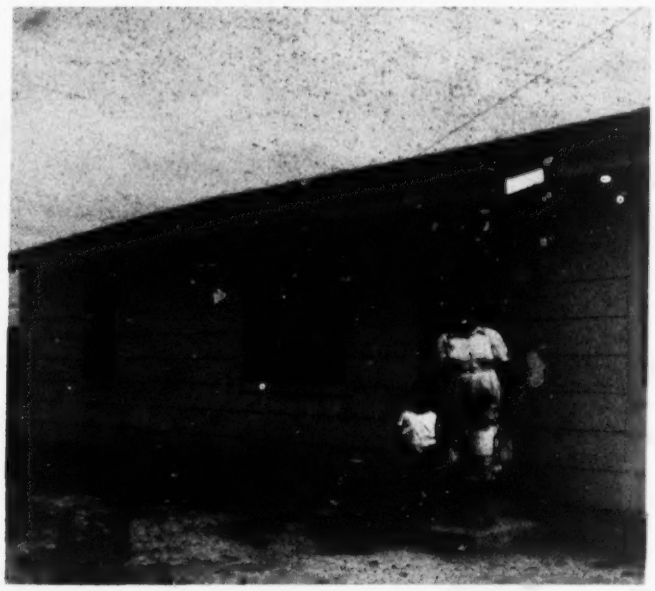


Home construction financed by the Farmers Home Administration. Public Health Service assisted in connecting house to water system and installation of spetic tank and field.

Home Financing. There were unpaid balances on 2,923 loans for new construction and home purchases carried over from the previous year. An additional 2,077 loans were made during the year making a total of 5,000 outstanding of $65.7 million, of which repayment of $9.4 million was either guaranteed or insured.

A total of 3,581 loans obtained for home rebuilding or repairs were carried over from the previous year. An additional 2,429 loans were

made during the year, making a total of 6,010 outstanding of $5.3 million of which repayment of $1.4 million was either guaranteed or insured.

Fort Defiance, Arizona

Housing financing with loans from the Navajo Tribal Revolving Credit Fund

Ignacio, Colorado

Financed with loan from Southern Ute Tribal Credit Fund. Home replaced an old one bedroom trailer house.

Tribal Funds

The amount of tribal funds being used for financing economic development of tribes and their members has doubled during the past five years--from $57.6 million to $117.7 million. Credit and financing operations of some tribes are conducted entirely with tribal funds, i.e., they use their own moneys to make loans to members and associations of members, and to finance tribal industrial, commercial, and

agricultural enterprises. Other tribes with limited funds available use their funds to supplement revolving funds borrowed from the United States.

Revolving Fund for Loans

The revolving fund for loans was authorized by four main Acts: (1) The Indian Reorganization Act of June 18, 1934 (48 Stat. 986; 25 U.S.C. 470), as amended and supplemented; (2) the Oklahoma Welfare Act of June 26, 1936 (49 Stat. 1968; 25 U.S.C. 503); (3) the Navajo-Hopi Rehabilitation Act of April 19, 1950 (64 Stat. 44; 25 U.S.C. 631); and the Act of November 4, 1963 (77 Stat. 301; 25 U.S.C. 70n-1), as amended, authorizing loans for expert assistance in connection with the preparation and trial of claims pending before the Indian Claims Commission. The Act of May 24, 1950 (64 Stat. 190; 25 U.S.C. 443), authorized the deposit in the revolving fund of moneys received in settlement of debts of livestock and from the sale of livestock. The livestock involved originated in drouth relief purchases by the Department of Agriculture in 1934 and which were turned over to the Bureau to establish foundation herds for Indians. The livestock were loaned to Indians on a "repayment in kind" basis. A total of $2.8 million was deposited in the revolving fund from livestock settlements.

Funds authorized by the Indian Reorganization Act, supplemented by livestock settlements, are the only moneys in the revolving fund

available for loans to Indians and Indian organizations generally. Funds authorized by the Oklahoma Welfare Act are available for loans only in the State of Oklahoma, exclusive of Osage County. Funds authorized by the Navajo-Hopi Rehabilitation Act are available only for loans to the Navajo and Hopi Tribes and their members. Funds authorized for loans for expert assistance may not be used for loans for other purposes.

Schurz, Nevada

Post Office and store building financed by direct loan from the revolving fund.

The authorizations and appropriations made are summarized as follows:

	Authorized	Appropriation	Expended for Administration 1936-1961	Appropriation Available for Loans	Authorizations Unappropriated
Indian Reorganization Act	$20,000,000	$19,999,600	$3,093,902	$16,905,698	$400
Oklahoma Welfare Act	2,000,000	2,000,000	612,774	1,387,226	-
Navajo-Hopi Rehabilitation Act	5,000,000	1,800,000	367,264	1,432,736	3,200,000
Expert Assistance	1,800,000	1,800,000	-	1,800,000	-
	28,800,000	25,599,600	4,073,940	21,525,660	3,200,400

Funds made available for loans through the Bureau have never been adequate.

It is estimated that an additional $1 billion will be needed during the next few years. The Administration's proposal to obtain additional loan authorization was submitted to Congress by the Secretary on July 21, 1970.

If enacted the legislation will authorize an increase of $50 million in the revolving loan fund and will establish a revolving loan guaranty and insurance fund of $200 million. In addition to providing a fund for guaranty and insurance the latter will also provide funds for the purchase of such loans.

Pending enactment of the proposed legislation the Bureau's credit program will continue to be directed towards increasing Indian financing from conventional sources including other Federal agencies such as SBA, EDA, HUD, and FHA.

At the time of enactment of the IRA, few Indians were able to obtain financing from conventional sources, either governmental or private. Indians were practically unknown to customary lenders, and the lenders were largely unknown to the Indians. Many started in productive enterprises with revolving fund loans, gradually progressed to the point where conventional lenders could be interested in financing them. Information on conventional financing was obtained for the first time in 1951, and showed a total volume at that time of slightly over $20 million. The growth to an estimated $294.2 million in 1970 would not have been possible if the revolving fund had not been available to get them started. Loans from the revolving fund involve high risk--more than the ordinary lender could tolerate. With appropriations of $21.5 million available for loans, the revolving feature has permitted total loans of $68.9 million to be made. Loans receivable at June 30, 1970, were $25.7 million.

Wetumka, Oklahoma

A loan from the Seminole County Indian Credit Association financed this greenhouse. Tomatoes are being grown through hydrophonics for commercial market.

Repayment Record. The five-year record of repayments, both principal and interest, follows:

Principal Amount	Due $	Paid $	Extended $	Cancelled $	Delinquent $
1966	41,195,606.04	35,143,801.88	5,020,301.21	414,266.32	617,236.63
1967	42,787,281.70	36,174,108.85	5,652,907.78	421,534.05	538,731.02
1968	44,843,920.16	37,749,367.51	3,849,742.20	1,969,164.15	1,275,646.30
1969	47,671,723.14	38,857,307.79	1,687,411.87	2,596,842.68	4,530,160.80
1970	49,588,805.91	40,615,205.49	4,627,281.19	2,596,842.68	1,749,476.55
Percentage					
1966	100.00	85.30	12.19	1.01	1.50
1967	100.00	84.54	13.21	.99	1.26
1968	100.00	84.18	8.58	4.39	2.85
1969	100.00	81.51	3.54	5.45	9.50
1970	100.00	81.90	9.33	5.24	3.53

Delinquencies decreased from 9.50 percent of the amount due in 1969 to 3.53 percent in 1970. The overall decrease was $2,780,684.25.

The record on payment of interest over the last five years is as follows:

Interest Amount	Accrued $	Paid $	Not Due $	Cancelled $	Delinquent $
1966	5,358,834.16	4,832,260.19	377,471.55	32,075.07	117,027.35
1967	6,251,007.66	5,448,536.94	586,512.96	33,787.87	182,169.89
1968	7,183,712.26	6,004,321.98	623,130.33	232,013.08	324,246.87
1969	8,090,261.33	6,644,845.28	315,184.62	570,248.43	559,983.00
1970	9,043,331.88	7,297,690.86	604,809.23	570,248.43	570,583.36

The loans receivable bore interest at the following rates:

Non-interest bearing	$15,197
1 percent	403,984
2 percent	7,074,515
3 percent	3,613,722
4 percent	568,099
4-1/2 - 4-3/4 percent	4,078,106
5 percent	2,414,081
5-1/2 percent	7,569,527
	25,737,231

The average interest rate on outstanding loans was 3.8 percent. Many of the outstanding loans were made years ago when interest rates were lower than they are at the present time. Changes may not be made unilaterally in the outstanding loan agreement contracts.

Cash Balance. The cash balance at the close of the fiscal year was $3,259,960.67 compared with $3,126,960.67 in 1969. The increase is broken down as follows:

General Fund	$403,220.98
Oklahoma Fund	(97,612.76)
Navajo-Hopi Fund	(122,900.00)
Expert Assistance Fund	(49,522.10)
	133,186.12

Loans Receivable. Loans receivable at the close of the fiscal year totaled $25,737,231.05 compared with $25,227,574.70 in 1969.

Allowance for Losses. The allowance for losses was increased from $2,305,665 in 1969 to $2,554,802 in 1970. A comparative statement by Areas follows:

	1969	1970
Aberdeen	$71,049	$74,516
Albuquerque	27,393	29,990
Anadarko	33,065	38,793
Billings	33,805	27,822
Juneau	1,723,547	1,973,461
Minneapolis	7,327	8,238
Muskogee	199,117	199,647
Navajo	3,030	2,970
Phoenix	18,863	23,457
Portland	21,954	22,182
Central Office	166,515	153,726
	2,305,665	2,554,802

The increase in the Juneau Area was mainly on loans to four village associations for the operation of salmon canneries and allied activities.

Use Made of Tribal and Revolving Funds

Loans are made by the United States to tribes and bands to enable them to make loans to their members and associations of members, and to finance tribal enterprises. Tribal funds may be used for the same purposes. Cooperative credit associations may receive loans of revolving funds from the United States if their members are not eligible for loans from tribes and bands. The funds may be reloaned to other members. Both revolving funds and tribal funds in the hands of organizations revolve, i.e., repayments on loans and interest earnings may be used for additional loans. Cooperative associations may receive loans from the United States if members of the associations are ineligible for loans from tribes and bands. Individual Indians of at least one-quarter degree of Indian blood are eligible for loans of revolving credit funds direct from the United States, if they are not eligible for loans from a credit association, or if the tribe or band in which they are members is not conducting credit operations.

COMPARATIVE FINANCIAL STATEMENT

	June 30, 1970		June 30, 1969	
ASSETS				
Cash				
General Fund	$1,491,667.56		$1,088,446.58	
Oklahoma Fund	45,724.84		143,337.60	
Navajo-Hopi Fund	671,650.62		794,550.62	
Expert Assistance Fund	1,050,917.65		1,100,439.75	
Total		$3,259,960.67		$3,126,774.55
Loans Receivable				
General Fund	22,328,470.95		22,097,040.12	
Oklahoma Fund	1,758,001.66		1,649,756.76	
Navajo-Hopi Fund	885,500.00		773,000.00	
Expert Assistance Fund	765,258.44		707,777.82	
	25,737,231.05		25,227,574.70	
Less: Allowance for Losses	2,554,802.00	23,182,429.05	2,305,665.00	22,921,909.70
Accrued Interest Receivable		1,187,817.86		877,589.78
Total Assets		27,630,207.58		26,926,274.03
CAPITAL AND SURPLUS				
Capital - Appropriated Funds				
General Fund	19,999,600.00		19,999,600.00	
Oklahoma Fund	2,000,000.00		2,000,000.00	
Navajo-Hopi Fund	1,800,000.00		1,800,000.00	
Expert Assistance	1,800,000.00		1,800,000.00	
Total		25,599,600.00		25,599,600.00
Less: Administrative Expenses				
General Fund	3,093,901.95		3,093,901.95	
Oklahoma Fund	612,774.10		612,774.10	
Navajo-Hopi Fund	367,263.89	4,073,939.94	367,263.89	4,073,939.94
		21,525,660.06		21,525,660.06
Plus: Livestock settlements		2,783,108.75		2,783,108.75
Surplus				
Interest Earned	9,043,331.88		8,090,261.33	
Less: Cancellations				
Principal	2,596,842.68		2,596,842.68	
Interest	570,248.43		570,248.43	
Allowance for Losses	2,554,802.00	3,321,438.77	2,305,665.00	2,617,505.22
Total Capital and Surplus		27,630,207.58		26,926,274.03

At the close of the fiscal year, the following loans had been made:

By Tribes		
To individual Indians	$75,824,295.56	
To cooperatives	1,521,784.86	
For enterprises	109,494,247.07	$186,840,327.49
By Credit Associations		
To individual Indians		6,860,973.66
By United States		
To individual Indians	6,735,443.04	
To cooperatives	1,678,050.00	8,413,493.04
		202,114,794.19

Individual Loans. A total of 52,177 loans of $89,420,712.26 have been made to individuals of which $464,685.66 had not been advanced at the close of the year. The record follows:

Total Loans		$89,420,712.26
Not advanced	$464,685.66	
Repaid	64,084,902.59	
Cancelled	1,750,941.19	66,300,529.44
		23,120,182.82

A total of 1,769 loans of $6,977,032.83 were made during 1970. The repayment record showed a slight improvement. Of the amount due, 88.64 percent of the payments were made compared with 87.87 in 1969. Extensions of repayment terms were approved on 5.30 percent of due payments compared with 5.38 percent in 1969; cancellations were 2.42 percent, and delinquencies were 3.64 percent compared with 4.23 percent in 1969.

The purposes for which loans were made improved during 1970. At the close of 1969, 19.27 percent of the amount of all loans to individuals

was used for purchases of non-recoverable items. At the close of 1970, the percentage was 18.94. Refinancing decreased from 15.68 percent in 1969 to 15.32 percent in 1970. Far too many small loans continue to be made. Re-emphasis is necessary on the desirability of concentrating on productive type rehabilitation loans. Nearly 51 percent of the total number were for $500 or less. Most loans to individuals continue to be for agricultural purposes, and re-emphasis is necessary on small business loans. Full-blood Indians have received nearly 60 percent of the loans made, and over 50 percent of the total amount loaned.

Educational Loans. An additional 119 loans totaling $78,132.92 were made for educational purposes in 1970 compared with 78 totaling $94,579.85 in 1969. There were 480 loans of $419,904.75 outstanding compared with 440 of $366,569.71 in 1969. A total of 212 of the outstanding loans were delinquent in payments totaling $105,823.59 or 25.20 percent. This is an improvement over 1969 when 221 loans were delinquent in payments totaling $133,640.13 or 36.45 percent.

Cooperative Loans. Loans totaling $3,199,834.86 have been made to cooperative associations. The record follows:

Total loans		$3,199,834.86
Not advanced	$23,000.00	
Repaid	1,990,629.65	
Cancelled	34,013.80	2,047,643.45
		1,152,191.41

Most Indian-owned cattle are individually owned but are operated cooperatively. Arts and crafts products in Alaska are marketed cooperatively. Some of the Native village stores in Alaska are organized on a cooperative basis, others on a tribal basis. Purchases for all Native stores are handled through a central cooperative purchasing association.

Tribal Enterprises. Loans and investments of tribal funds in enterprises totaled $137,323,135.04 at the close of the year. The record follows:

Total loans and investments		$137,323,135.04
Repaid	$25,337,424.14	
Cancelled	2,491,463.83	27,828,887.97
Balance		109,494,247.07

The balance is composed of the following:

Balance on unpaid loans		$23,143,485.65
Tribal funds invested		51,540,189.24
Net worth	$37,120,296.00	
Deficits	2,309,723.82	34,810,572.18
		109,494,247.07

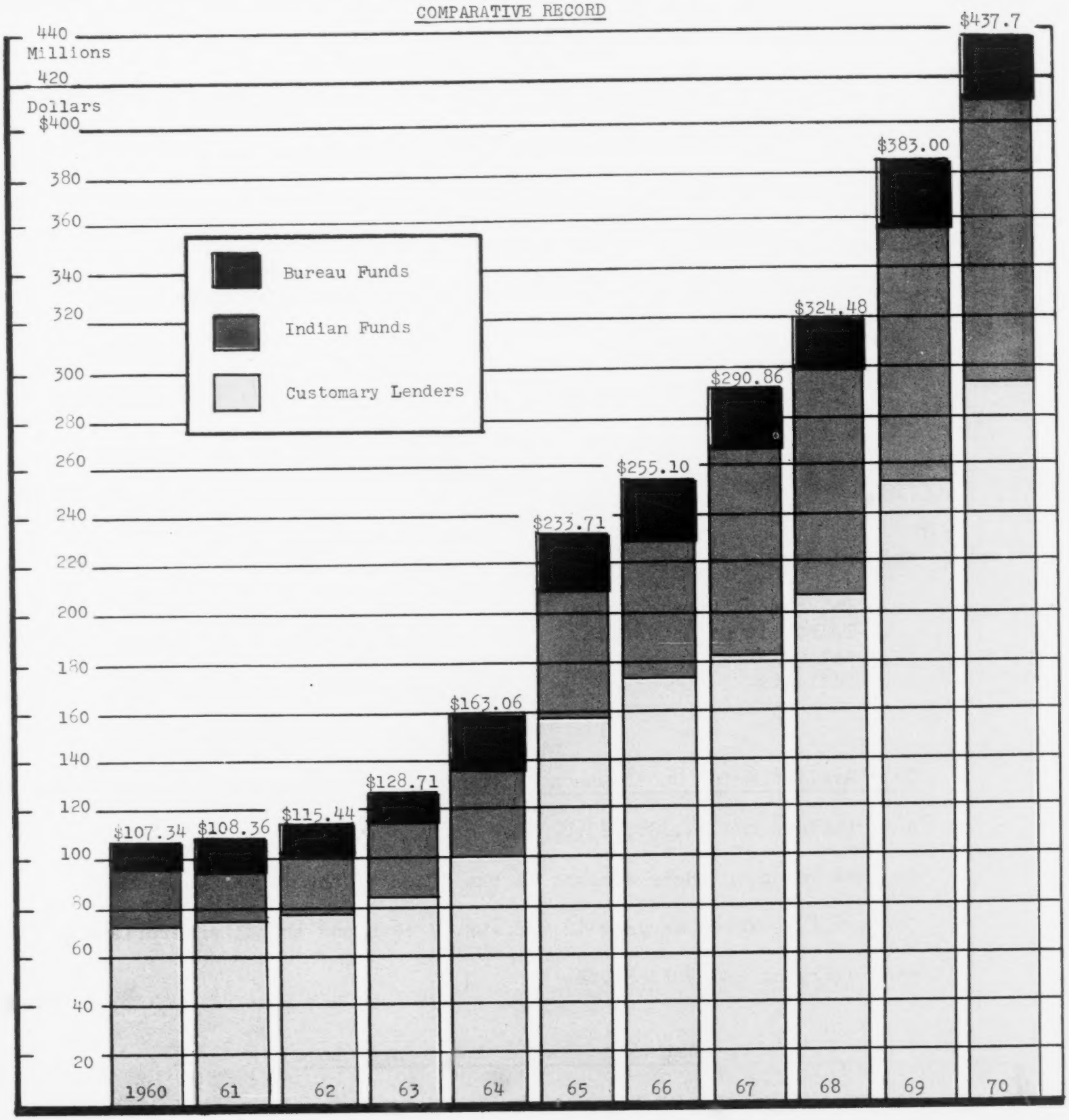
Cash Available for Continuance of Operations. Tribes, bands, and credit associations had $4,330,625.82 cash on hand to enable them to continue to make loans to their members at the close of the fiscal year. Cooperatives were carrying $2,002,493.77 cash and tribal enterprises were carrying $10,907,853.82.

Authorizations and Appropriations

See page 35 of the 1969 Annual Credit Report.

TOTAL INDIAN FINANCING

COMPARATIVE RECORD



	1960	61	62	63	64	65	66	67	68	69	70
	10.0%	9.6%	10.8%	13.7%	14.2%	10.2%	9.5%	8.8%	7.8%	6.6%	5.9%
	22.3	20.5	22.4	19.9	22.4	22.5	22.6	28.1	28.4	27.4	26.9
	66.8	69.9	66.8	66.4	63.4	67.3	67.9	63.1	63.8	66.0	67.2

Appendix

Table 1 - Estimated Financing of Indians by Customary Institutions - Calendar Years

LENDERS	AREA											
	Aberdeen	Albuquerque	Anadarko	Billings	Juneau	Minneapolis	Muskogee	Navajo	Phoenix	Portland	Other	Total
Banks:												
1965	$5,091,000	$1,914,900	$2,149,800	$5,255,300	$2,528,500	$268,600	$4,225,600	$4,991,000	$2,316,700	$4,475,600	$547,300	$33,764,300
1966	5,747,700	2,268,900	2,216,100	5,814,100	2,849,400	361,500	5,208,300	4,416,600	4,219,300	5,288,500	659,800	39,050,200
1967	5,075,900	3,281,000	2,410,000	6,311,300	2,435,900	1,485,600	5,619,300	5,824,100	4,329,800	8,050,900	736,600	45,560,400
1968	5,611,700	2,843,900	2,885,200	6,424,100	2,904,800	1,473,900	6,212,700	6,999,100	4,949,700	10,982,900	722,100	52,010,100
1969	6,913,200	3,319,300	2,723,200	6,935,100	2,459,500	1,571,600	6,076,600	7,256,100	4,994,000	11,915,700	576,900	54,741,200
Finance and Loan Cos:												
1965	228,800	1,099,600	771,600	495,300	150,000	115,000	5,420,300	9,012,600	464,400	764,400	307,300	18,829,300
1966	235,400	642,900	1,021,300	757,700	175,000	178,300	5,200,700	7,303,000	985,300	817,500	351,500	17,668,600
1967	244,500	743,900	1,195,300	734,800	261,800	250,200	5,349,700	7,271,000	1,151,400	819,100	416,900	18,438,600
1968	280,000	1,183,700	1,048,300	756,000	317,600	270,500	5,782,900	10,543,000	1,277,100	1,276,600	417,100	23,152,800
1969	489,400	1,878,300	949,000	777,600	340,700	490,300	6,089,600	11,797,300	1,488,800	926,000	311,000	25,538,000
Farmers Home Admin:												
1965	1,677,300	239,400	158,900	1,950,600	-	66,000	3,552,400	12,000	802,600	384,900	147,000	8,991,100
1966	2,284,500	297,900	289,900	3,130,000	-	132,800	3,107,700	27,700	1,100,700	426,600	284,800	11,082,600
1967	2,530,600	379,600	476,300	3,238,100	30,000	306,800	3,057,900	60,000	1,380,600	539,500	329,300	12,328,700
1968	2,362,200	412,300	595,500	3,496,400	211,400	381,800	3,164,300	125,800	1,327,600	735,100	304,500	13,116,900
1969	2,584,200	470,600	769,700	3,472,400	1,035,600	582,900	3,407,100	307,900	1,689,100	945,100	224,800	15,489,400
PCA'S:												
1965	2,011,100	-	23,000	1,989,000	-	26,600	1,388,200	50,000	380,000	73,900	-	5,941,800
1966	2,379,900	-	25,000	2,456,400	-	41,600	1,598,000	24,000	248,200	82,400	-	6,855,500
1967	2,290,900	-	23,000	2,692,900	-	42,200	1,740,300	13,900	102,600	92,000	-	6,997,800
1968	2,185,000	-	2,500	2,670,800	-	26,300	1,807,700	12,400	152,400	103,300	-	6,960,400
1969	1,857,600	11,100	2,000	2,678,200	-	33,000	1,866,100	20,900	1,301,500	152,400	-	7,922,800
Stores:												
1965	1,783,300	857,400	1,553,000	1,509,200	1,614,200	510,000	9,084,800	7,194,200	2,878,800	1,134,300	321,100	28,440,300
1966	1,823,100	732,300	1,624,500	1,501,400	1,700,000	459,800	10,033,600	11,293,200	3,451,700	1,265,300	332,000	34,216,900
1967	1,869,000	1,156,400	1,926,500	1,358,500	1,409,900	454,200	10,482,500	14,185,600	3,581,400	1,343,600	360,700	38,128,300
1968	1,850,900	842,800	2,503,700	1,435,000	2,281,800	262,800	11,568,200	12,819,200	5,190,400	1,320,200	359,000	40,434,000
1969	1,848,300	853,800	1,664,000	1,615,400	2,265,000	265,800	11,432,000	11,162,900	3,748,500	1,256,000	254,000	36,365,700
Other:												
1965	2,552,800	3,206,300	3,372,700	4,175,700	6,591,700	853,200	22,623,100	20,108,700	8,358,700	5,074,800	346,300	77,264,000
1966	2,755,900	3,393,600	3,960,800	4,287,100	6,666,700	1,221,000	20,738,200	17,438,500	8,412,100	5,319,600	369,300	74,562,800
1967	3,109,400	3,771,900	4,590,600	4,975,600	6,539,200	1,490,800	21,805,700	19,279,400	10,324,800	8,951,700	682,900	85,522,000
1968	9,677,900	7,890,900	6,243,000	8,184,400	10,612,000	3,117,800	27,802,600	22,630,500	12,294,300	7,522,900	969,300	116,945,600
1969	14,973,300	12,607,100	5,027,700	12,451,400	18,417,700	4,942,000	31,250,900	25,534,800	18,076,000	9,473,700	1,435,100	154,189,700
TOTAL:												
1965	13,344,300	7,317,600	8,029,000	15,375,100	10,884,400	1,839,400	46,294,400	41,368,500	15,201,200	11,907,900	1,669,000	173,230,800
1966	15,226,500	7,335,600	9,137,600	17,946,700	11,391,100	2,395,000	45,886,500	40,503,000	18,417,300	13,199,900	1,997,400	183,436,600
1967	15,120,300	9,332,800	10,621,700	19,311,200	10,676,800	4,029,800	48,055,400	46,634,000	20,870,600	19,796,800	2,526,400	206,975,800
1968	21,967,700	13,173,600	13,278,200	22,966,700	16,327,600	5,533,100	56,338,400	53,130,000	25,191,500	21,941,000	2,772,000	252,619,800
1969	28,666,000	19,140,200	11,135,600	27,930,100	24,518,500	7,885,600	60,122,300	56,079,900	31,297,900	24,668,900	2,801,800	294,246,800

Table 1 - Estimated Financing of Indians by Customary Institutions - Cont'd.

LENDER	Calendar Years				
	1965	1966	1967	1968	1969
Commercial					
National and State Banks--	$30,145,200	$34,371,400	$41,425,600	$47,329,000	$50,086,600
Federal Land Banks--------	3,619,100	4,678,700	4,134,800	4,681,100	4,654,600
Savings and Loan Assns.---	5,382,400	6,099,100	6,669,000	6,909,700	7,510,400
Finance and Loan Cos.-----	18,829,300	17,668,700	18,438,600	23,152,800	25,538,000
Insurance Cos.----------	1,593,500	1,728,700	1,898,900	2,002,700	2,160,000
Production Credit Assns.--	5,941,800	6,855,500	6,997,800	6,960,400	7,922,800
Individuals (a)----------	-	1,641,000	1,745,000	1,888,500	1,664,500
Others (a)---------------	-	1,724,200	3,443,400	3,801,900	2,709,300
Total--------------	65,511,300	74,767,300	84,753,100	96,726,100	102,246,200
Government					
EDA----------	397,900	912,200	3,164,600	7,753,200	17,826,300
Farmers Home Admin.-------	8,991,100	11,082,600	12,328,700	13,116,900	15,489,400
HUD----------	17,100	17,100	2,090,600	19,958,200	41,051,100
OEO----------	1,489,300	2,215,400	3,654,900	5,004,400	4,884,300
REA----------	2,033,100	1,951,700	1,997,300	2,039,400	3,655,200
SBA (b)----------	773,200	776,700	1,202,600	1,699,300	2,847,000
VA (a)----------	-	3,254,600	3,279,800	3,358,200	3,794,400
Others----------	4,613,300	1,130,200	388,000	622,200	2,420,100
Total--------------	18,315,000	21,340,500	28,106,500	53,551,800	91,967,800
Other Lenders					
Auto Dealers----------	25,136,100	28,370,700	30,449,000	34,748,700	34,846,100
Canneries----------	2,318,900	2,310,100	1,809,400	3,193,300	2,961,600
Cotton Gins and Seed Cos-	2,664,300	2,317,200	1,953,400	2,421,000	2,196,700
Credit Unions----------	972,500	2,318,500	2,783,000	2,709,800	2,700,000
Garages----------	2,697,600	5,481,300	5,628,800	5,648,000	5,974,000
Machinery Dealers--------	1,913,100	3,093,300	3,395,400	3,132,800	3,290,700
Medical and Dental-------	353,600	436,400	132,000	187,300	103,300
Oil Companies----------	2,783,500	2,242,100	3,000,000	2,338,200	1,630,800
Stores----------	28,440,300	34,216,900	38,128,300	40,434,000	36,365,700
Wholesale Companies------	1,301,000	1,434,000	1,860,000	2,900,000	2,902,300
Other----------	20,823,600	5,108,300	4,976,900	4,628,800	7,011,600
Total--------------	89,404,500	87,328,800	94,116,200	102,341,900	100,032,800
Grand Total---------	173,230,800	183,436,600	206,975,800	252,619,800	294,246,800

(a) Category added 1966
(b) Category added 1965

Table 2 - Estimated Financing of Indians by Customary Institutions

AREA	Estimated Total		Estimated additional volume	
	1968	1969	1968	1969
Aberdeen----------	$21,967,700	$28,666,000	$13,410,200	$12,095,600
Albuquerque----------	13,173,600	19,140,200	8,112,200	11,848,500
Anadarko----------	13,278,200	11,135,600	7,891,200	4,597,500
Billings----------	22,966,700	27,930,100	10,912,700	13,549,800
Juneau----------	16,327,600	24,518,500	6,505,800	12,996,400
Minneapolis----------	5,533,100	7,885,600	3,379,500	5,101,000
Muskogee----------	56,338,400	60,122,300	38,878,300	40,995,100
Navajo----------	53,130,000	56,079,900	31,082,100	32,823,700
Phoenix (a)----------	25,191,500	31,297,900	15,243,000	17,716,500
Portland----------	21,941,000	24,668,900	8,505,600	9,429,700
Other----------	2,772,000	2,801,800	1,781,200	1,325,400
Total--------------	252,619,800	294,246,800	145,701,800	162,479,200

(a) Includes Sacramento Area

Table 3 - Estimated Financing of Indian Housing - Calendar Years

Type of Financing	New construction and home purchases							
	Number				Amount			
	Total 1968	Carry-over	New 1969	Total 1969	Total 1968	Carry-over	New 1969	Total 1969
Not Insured or Guar.								
Farmers Home Adm.	352	308	132	440	$2,561,800	$2,202,500	$1,121,200	$3,323,700
Veterans Adm.	305	217	95	312	1,771,200	1,304,700	813,900	2,118,600
Savings & Loan Assn.	268	220	72	292	2,328,900	1,977,000	777,600	2,754,600
Banks	264	228	55	283	1,588,100	1,270,900	579,900	1,850,800
Federal Land Banks	70	55	16	71	503,100	371,000	164,000	535,000
HUD	77	52	1,129	1,181	17,847,600	13,365,300	23,620,600	36,985,900
Bureau & Tribal Loans	1,025	919	390	1,309	6,074,400	5,643,800	2,704,400	8,348,200
Others	77	59	17	76	524,500	261,300	143,500	404,800
Total	2,438	2,058	1,906	3,964	33,199,600	26,396,500	29,925,100	56,321,600
Insured or Guar.								
Farmers Home Adm.	201	199	62	261	1,991,000	1,880,300	674,600	2,554,900
Savings & Loan Assn.	332	288	44	332	2,805,800	2,364,400	453,100	2,817,500
Banks	408	346	63	409	3,469,400	3,015,800	690,000	3,705,800
Others	32	32	2	34	2,155,600	291,500	23,200	314,700
Total	973	865	171	1,036	10,421,800	7,552,000	1,840,900	9,392,900
Grand Total	3,411	2,923	2,077	5,000	43,621,400	33,948,500	31,766,000	65,714,500
Insurers or Guarantors								
Federal Housing Adm.	497	469	74	543	5,235,400	4,955,000	1,093,300	6,048,300
Veterans Adm.	242	191	41	232	1,762,000	1,442,700	257,600	1,700,300
Others	34	28	22	50	2,167,700	223,600	229,300	452,900
Total	773	688	137	825	9,165,100	6,621,300	1,580,200	8,201,500

Type of Financing	Rebuilding and Repairs							
	Number				Amount			
	Total 1968	Carry-over	New 1969	Total 1969	Total 1968	Carry-over	New 1969	Total 1969
Not Insured or Guar.								
Farmers Home Adm.	376	301	92	393	534,800	389,000	123,000	512,000
Veterans Adm.	109	87	25	112	218,000	178,000	50,000	228,000
Savings & Loan Assn.	248	180	67	247	418,800	303,100	131,100	434,200
Banks	1,226	633	543	1,176	739,300	379,600	395,100	774,700
Federal Land Banks	64	49	9	58	173,400	152,300	22,800	175,100
HUD	-	-	1	1	-	-	3,600	3,600
Others	2,444	1,334	929	2,263	739,600	433,900	247,700	681,600
Bureau & Tribal Loans	766	405	463	868	877,600	579,400	463,900	1,043,300
Total	5,233	2,989	2,129	5,118	3,701,500	2,415,300	1,437,200	3,852,500
Insured or Guar.								
Farmers Home Adm.	61	56	27	83	228,700	203,500	55,900	259,400
Savings & Loan Assn.	441	300	154	454	642,100	488,500	148,600	637,100
Banks	356	236	118	354	502,300	367,900	148,300	516,200
Others	1	-	1	1	2,400	-	1,200	1,200
Total	859	592	300	892	1,375,500	1,059,900	354,000	1,413,900
Grand Total	6,092	3,581	2,429	6,010	5,077,000	3,475,200	1,791,200	5,266,400
Insurers or Guarantors								
Federal Housing Adm.	745	527	231	758	1,137,800	834,200	265,600	1,099,800
Veterans Adm.	10	5	-	5	22,800	16,000	-	16,000
Others	20	14	40	54	9,300	15,000	49,400	64,400
Total	775	546	271	817	1,169,900	865,200	315,000	1,180,200

Table 4 - Loans for which mortgages on trust land were given as security - calendar years

AREA	Total No. Loans Thur 12/31/68 (cum.)	New Loans C.Y. 1969	Total No. Paid in full Thru 12/31/69	No. Loans Out-standing 12/31/69	Amount Loans Received Thru 12/31/68 (cumulative)	Amount of New Loans C. Y. 1969	Amount Paid on Loans 12/31/69 (cumulative)	Balance Outstanding 12/31/69
Aberdeen----	276	33	123	186	$4,597,500.47	$756,763.77	$1,624,375.69	$3,729,888.55
Anadarko----	233	30	91	172	1,549,578.10	291,150.00	650,434.59	1,190,293.51
Billings----	275	23	104	194	4,320,010.23	629,012.58	1,807,822.94	3,141,199.87
Minneapolis-	8	(a) (1)	1	6	73,530.00	(a)(6,200.00)	12,504.89	54,825.11
Muskogee----	52	3	27	28	518,100.95	27,879.32	205,613.79	340,366.48
Phoenix-----	40	7	1	46	323,580.00	60,200.00	47,068.00	336,712.00
Portland----	90	18	39	69	1,627,879.98	634,910.00	1,106,040.61	1,156,749.37
Sacramento--	20	1	5	16	200,355.00	100,000.00	53,107.00	247,248.00
Total---	994	114	391	717	13,210,534.73	2,493,715.67	5,506,967.51	10,197,282.89

(a) Adjusted to eliminate leaseholds erroneously reported in 1968.

Table 5 - Loans for which mortgages on trust land were given as security - ten year record

Year Ended	Number New Loans	Number Additional Loans Paid in Full	Number Loans Out-standing	Amount New Loans	Amount Paid on Loans	Balance Outstanding
12/31/60	52	22	165	$501,011.65	$235,938.73	$1,080,406.85
12/31/61	57	13	209	681,588.44	126,540.96	1,635,454.33
12/31/62	64	31	242	717,746.66	285,302.71	2,067,898.28
12/31/63	104	27	319	1,027,823.14	239,537.53	2,856,183.89
12/31/64	99	28	390	1,240,067.99	323,190.65	3,773,061.23
12/31/65 (a)	98	29	459	1,622,092.38	311,756.20	5,083,397.41
12/31/66	102	43	518	1,578,885.68(b)	597,241.49	6,065,041.60
12/31/67	112	49	581	2,374,810.86	767,866.93	7,671,985.53
12/31/68	111	38	654	2,115,728.06	836,837.00	8,950,876.59
12/31/69	114	51	717	2,493,715.67	1,247,309.37	10,197,282.89

(a) Adjusted to eliminate one loan. $11,500 erroneously included in 1965 report.
(b) Adjusted to include $1,330.00 omitted from 1966 report.

Table 6 - Funds of Indian Organizations

AREA	Treasury	Local	Other	Total - 1970
Aberdeen----------	$199,084.09	$942,589.23	$678,155.13	$1,819,828.45
Albuquerque-------	275,375.28	780,545.93	675,784.29	1,731,705.50
Anadarko----------	128,054.66	5,734.16	28,906.29	162,695.11
Billings----------	5,305,231.69	4,961,868.21	3,863,388.50	14,130,488.40
Juneau------------	300,000.00	148,602.69	18,509,753.55	18,958,356.24
Minneapolis-------	147,932.85	1,495,429.77	283,829.19	1,927,191.81
Muskogee----------	70,000.00	446,767.34	130,644.35	647,411.69
Navajo------------	7,743,000.00	29,744,365.90	6,449,127.76	43,936,493.66
Phoenix-----------	544,947.17	4,547,279.90	6,941,340.04	12,033,567.11
Portland----------	13,150,520.67	2,890,754.22	3,986,645.71	20,027,920.60
Sacramento--------	300,000.00	-	4,358.56	304,358.56
Other-------------	173,585.46	1,820,461.57	27,606.24	2,021,653.27
Total----------	28,337,731.87	47,784,398.92	41,579,539.61	117,701,670.40

Table 7 - Appropriations And Administrative Expenses (a)

Year	Total Appropriated	Administrative Expenses Authorizations	Expended	Charged to		
				General Fund	Oklahoma Fund	Navajo-Hopi Fund
1936	$2,500,000	$50,000	$50,000	$50,000	-	-
1937	980,000	65,000	65,000	65,000	-	-
1938	520,000	125,000	125,000	104,163	$20,837	-
1939	400,000	120,500	120,500	100,413	20,087	-
1940	400,000	122,500	122,500	102,079	20,421	-
1941	249,600	122,500	122,500	102,079	20,421	-
1942	250,000	135,700	135,700	113,079	22,621	-
1943	125,000	120,000	120,000	99,996	20,004	-
1944	-	135,000	135,000	112,496	22,504	-
1945	-	155,000	155,000	129,162	25,838	-
1946	250,000	125,000	125,000	104,163	20,837	-
1947	925,000	-	-	-	-	-
1948	-	-	-	-	-	-
1949	-	-	(27,314)	(22,761)	(4,553)	-
1950	3,000,000	-	(47)	(39)	(8)	-
1951	2,400,000	-	(7)	(6)	(1)	-
1952	800,000	-	-	-	-	-
1953	1,000,000	-	-	-	-	-
1954	-	-	-	-	-	-
1955	-	-	-	-	-	-
1956	-	200,000	187,295	134,853	28,094	24,348
1957	-	350,000	314,121	226,167	47,118	40,836
1958	-	524,000	471,770	339,674	70,766	61,330
1959	-	566,000	539,561	388,484	80,934	70,143
1960	-	754,000	579,984	417,588	86,998	75,398
1961	-	797,000	686,714	494,434	103,007	89,273
1962	4,000,000	-	45,728	32,924	6,859	5,945
1963	4,000,000	-	(65)	(47)	(10)	(8)
1964	2,000,000	-	-	-	-	-
1965	900,000	-	-	-	-	-
1966	-	-	-	-	-	-
1967	-	-	-	-	-	-
1968	450,000	-	-	-	-	-
1969	450,000	-	-	-	-	-
Total	25,599,600	4,467,200	4,073,940	3,093,901	612,774	367,265

(a) Includes expert assistance.

Table 8 - Oklahoma, Navajo-Hopi, And Expert Assistance Reserves

	Oklahoma	Navajo-Hopi	Expert Assistance
Appropriation----------	$2,000,000.00	$1,800,000.00	$1,800,000.00
Plus:			
Repayments - Principal----------	3,766,307.61	570,301.59	162,433.27
Payments - Interest----------	436,059.86	254,471.72	16,176.09
	6,202,367.47	2,624,773.31	1,978,609.36
Less:			
Amount Advanced----------	5,543,868.53	1,585,858.80	927,691.71
Administrative Expenses----------	612,774.10	367,263.89	-
Total Reserve----------	45,724.84	671,650.62	1,050,917.65

Table 9 - Comparative Cash Statement by Years (a)

		Accruals to Fund				
		Principal Repayments	Interest Payments	Livestock Settlements	Amount Loaned	Closing Cash Balance
Total to:						
6-30-50	$8,350,760.85	$8,227,496.96	$400,719.21	-	$16,449,181.15	$529,795.87
6-30-51	2,400,006.84	903,058.59	67,217.33	$231,757.78	2,671,976.25	1,459,860.16
6-30-52	800,000.00	1,113,593.99	115,543.47	320,383.79	2,463,835.85	1,345,545.56
6-30-53	1,000,000.00	2,220,075.03	160,768.29	364,187.04	1,075,754.58	4,014,821.34
6-30-54	-	1,121,907.28	171,705.44	424,903.98	453,322.05	5,280,015.99
6-30-55	-	1,355,520.60	125,767.06	349,933.64	206,273.01	6,904,964.28
6-30-56	(187,294.89)	2,427,250.93	171,680.18	353,828.81	1,837,450.02	7,832,979.29
6-30-57	(314,121.36)	2,017,131.65	181,996.74	429,770.13	2,202,372.82	7,945,383.63
6-30-58	(471,770.13)	1,946,951.19	134,622.37	206,338.07	2,446,614.36	7,314,910.77
6-30-59	(539,560.56)	1,302,309.99	216,872.42	50,824.03	2,526,704.70	5,818,651.95
6-30-60	(579,983.54)	2,084,271.03	258,283.38	26,758.89	3,145,375.50	4,462,606.21
6-30-61	(686,714.38)	2,785,001.58	186,725.56	7,933.00	2,559,355.00	4,196,196.97
6-30-62	3,954,272.13	2,250,342.57	367,320.85	3,776.44	4,362,184.71	6,409,724.25
6-30-63	4,000,065.10	767,858.06	327,153.95	3,706.82	5,959,712.09	5,548,796.09
6-30-64	2,000,000.00	1,167,089.29	431,926.42	4,293.26	6,697,776.17	2,454,328.89
6-30-65	900,000.00	1,520,389.09	486,246.99	902.36	2,186,858.69	3,175,008.64
6-30-66	-	1,930,804.40	1,014,774.00	2,742.13	2,549,744.99	3,573,584.18
6-30-67	-	1,032,945.40	627,895.50	-	2,456,358.65	2,778,066.43
6-30-68	450,000.00	1,572,108.34	437,293.81	24.58	2,642,838.80	2,594,654.36
6-30-69	450,000.00	1,107,588.42	757,910.15	1,044.00	1,784,422.38	3,126,774.55
6-30-70	-	1,760,931.36	642,842.47	-	2,270,587.71	3,259,960.67
	21,525,660.06	40,614,625.75	7,285,265.59	2,783,108.75	68,948,699.48	3,259,960.67

(a) Includes expert assistance

Table 10 - Commitments and Advances by the United States (a)

	Commitments	Advances	Unadvanced Commitments
Total to:			
6-30-60	$37,988,114.29	$35,478,860.29	$2,509,254.00
6-30-61	6,415,502.00	2,559,355.00	6,365,401.00
6-30-62	10,624,372.82	4,362,184.71	12,627,589.11
6-30-63	5,584,504.98	5,959,712.09	12,252,382.00
6-30-64	5,972,244.17	6,697,776.17	11,526,850.00
6-30-65	(2,226,215.31)	2,186,858.69	7,113,776.00
6-30-66	1,173,970.00	2,549,744.99	5,738,001.01
6-30-67	1,606,065.00	2,456,358.65	4,887,707.36
6-30-68	6,578,394.00	2,642,838.80	8,823,262.56
6-30-69	1,793,551.54	1,784,422.38	8,832,391.72
6-30-70	3,646,864.28	2,270,587.71	10,208,668.29
Total 6-30-70	79,157,367.77	68,948,699.48	10,208,668.29

(a) Includes expert assistance

Table 11 - Principal and Interest Payments to United States (a)

Principal	Due	Paid	Extended	Written Off	Delinquent
6-30-61	$30,707,031.05	$27,504,568.82	$1,561,463.97	$187,094.65	$1,453,676.92
In Transit 6-30-61		226.69			
6-30-62	33,058,389.87	29,754,911.39	2,793,503.41	235,562.20	243,832.17
In Transit 6-30-62		30,580.70			
6-30-63	35,477,535.24	30,522,769.45	4,413,653.33	236,257.94	304,736.43
In Transit 6-30-63		118.09			
6-30-64	36,052,463.84	31,689,858.74	3,833,769.90	236,257.94	292,529.18
In Transit 6-30-64		48.08			
6-30-65	39,114,208.39	33,210,247.83	3,730,641.75	325,870.83	1,839,928.80
In Transit 6-30-65		7,519.18			
6-30-66	41,195,606.04	35,141,052.23	5,020,301.21	414,266.32	617,236.63
In Transit 6-30-66		2,749.65			
6-30-67	42,787,281.70	36,173,997.63	5,652,907.78	421,534.05	538,731.02
In Transit 6-30-67		111.22			
6-30-68	44,843,920.16	37,746,105.97	3,849,742.20	1,969,164.15	1,275,646.30
In Transit 6-30-68		3,261.54			
6-30-69	47,671,723.14	38,853,694.39	1,687,411.87	2,596,842.68	4,530,160.80
In Transit 6-30-69		3,613.40			
6-30-70	49,588,805.91	40,614,625.75	4,627,281.19	2,596,842.68	1,749,476.55
In Transit 6-30-70		579.74			

Interest	Accrued	Paid	Not Due	Written Off	Delinquent
6-30-61	$2,384,307.61	$2,191,901.45	$119,590.49	$8,791.75	$60,606.46
In Transit 6-30-61		3,417.46			
6-30-62	2,677,451.30	2,559,222.30	72,550.95	19,859.23	25,240.08
In Transit 6-30-62		578.71			
6-30-63	3,093,059.79	2,886,376.25	123,822.95	19,910.51	29,498.78
In Transit 6-30-63		33,451.30			
6-30-64	3,744,536.96	3,318,302.67	323,488.90	19,910.51	77,726.07
In Transit 6-30-64		5,108.81			
6-30-65	4,527,542.09	3,804,549.66	450,131.52	26,505.58	191,567.72
In Transit 6-30-65		54,787.61			
6-30-66	5,358,834.16	4,819,323.66	377,471.55	32,075.07	117,027.35
In Transit 6-30-66		12,936.53			
6-30-67	6,251,007.66	5,447,219.16	586,512.96	33,787.87	182,169.89
In Transit 6-30-67		1,317.78			
6-30-68	7,183,712.26	5,884,512.97	623,130.33	232,013.08	324,246.87
In Transit 6-30-68		119,809.01			
6-30-69	8,090,261.33	6,642,423.12	315,184.62	570,248.43	559,983.00
In Transit 6-30-69		2,422.16			
6-30-70	9,043,331.88	7,285,265.59	604,809.23	570,248.43	570,583.36
In Transit 6-30-70		12,425.27			

(a) Includes expert assistance

Table 12 - Repayment Record by Areas (Loans by United States) (a)

	Loans Receivable	Percent of Total	Amount Extended	Percent of Unpaid Balance in Area	Amount Delinquent and in Process of Liquidation	Percent of Unpaid Balance in Area
Aberdeen	$3,343,766.29	12.99	$40,000.00	1.20	$70,668.00	2.11
Albuquerque	2,220,664.74	8.63	1,500,128.33	67.55	72,592.26	3.27
Anadarko	256,542.45	1.00	-	-	39,599.54	15.44
Billings	3,264,713.27	12.68	-	-	128.36	0.39
Juneau	6,268,484.24	24.36	2,999,720.35	47.85	1,442,486.04	23.01
Minneapolis	685,461.59	2.66	-	-	4,485.87	0.65
Muskogee	1,960,771.99	7.62	70,932.51	3.62	34,867.80	1.78
Navajo	460,380.00	1.79	-	-	380.00	0.08
Phoenix	3,875,079.50	15.06	-	-	1,726.00	0.04
Portland	1,150,638.00	4.47	1,500.00	0.13	60,000.00	5.21
Other	2,250,149.24	8.74	15,000.00	0.67	22,542.68	1.00
Total or Overall Average	25,736,651.31(b)	100.00	4,627,281.19	17.98	1,749,476.55	6.80

(a) Includes expert assistance
(b) $579.74 in transit collections excluded

Table 13 - Scheduled Repayments of Loans to United States (a)

	Corporations and Tribes	Credit Associations	Cooperatives	Individual Indians	Total
Balance Unpaid	$21,281,234.83	$2,015,069.86	$1,029,931.89	$645,736.03	$24,971,972.61
Payments in Transit	-	-	-	579.74	579.74
Payments Delinquent	1,644,077.41	7,052.62	44,385.89	53,960.63	1,749,476.55
Payments due by Fiscal Years:					
1971	4,186,128.67	27,500.00	12,750.00	81,660.26(b)	4,308,038.93
1972	811,081.31	44,500.00	12,850.00	82,522.18(b)	950,953.49
1973	833,034.45	39,500.00	23,850.00	81,742.78(b)	978,127.23
1974	1,029,056.33	44,500.00	32,850.00	80,042.78(b)	1,186,449.11
1975	959,798.33	51,000.00	46,150.00	81,342.78(b)	1,138,291.11
After 1975	11,818,058.33	1,801,017.24	857,096.00	183,884.88(b)	14,660,056.45

(a) Exclusive of loans for expert assistance $765,258.44
(b) Estimated

Table 14 - Allowance for Losses by Area (Loans by United States) (a)

	Balance Unpaid		Allowance for Losses	
	1969	1970	1969	1970
Aberdeen	$3,281,528	$3,343,766	$71,049	$74,516
Albuquerque	2,253,867	2,220,665	27,393	29,990
Anadarko	203,924	256,542	33,065	38,793
Billings	3,718,098	3,264,713	33,805	27,822
Juneau	5,817,629	6,268,484	1,723,547	1,973,461
Minneapolis	443,248	685,462	7,327	8,238
Muskogee	1,884,922	1,960,772	199,117	199,647
Navajo	530,380	460,380	3,030	2,970
Phoenix	3,692,695	3,875,080	18,863	23,457
Portland	1,105,106	1,150,638	21,954	22,182
Other	2,296,178	2,250,149	166,515	153,726
Total	25,227,575	25,736,651	2,305,665	2,554,802

(a) Includes loans for expert assistance

Table 15 - Interest Rates(a) - Fiscal Year 1969

	Unpaid Balance	Non-Interest Bearing	1%	2%	3%	4%	4-1/2 to 4-3/4%	5%	5-1/2%
Aberdeen	$3,343,766	$10,875	$9,850	$1,611,480	$980,261	-	-	$197,331	$533,969
Albuquerque	2,221,245	-	-	31,252	4,943	$68,215	$160,390	15,146	1,941,299
Anadarko	256,542	-	1,453	-	23,184	146,547	-	15,604	69,754
Billings	3,264,713	-	25,000	1,664,399	885,000	4,050	209,500	10,418	466,346
Juneau	6,268,484	-	33,681	1,040,309	146,978	-	576,215	1,320,097	3,151,204
Minneapolis	685,462	-	-	-	13,714	-	300,000	150,000	221,748
Muskogee	1,960,772	-	4,000	793,417	561,787	4,285	123,288	260,485	213,510
Navajo	460,380	-	300,000	160,000	380	-	-	-	-
Phoenix	3,875,080	4,322	10,000	905,000	508,475	45,902	1,650,270	300,000	451,111
Portland	1,150,638	-	-	401,658	489,000	22,500	-	-	237,480
Other	2,250,149	-	20,000	467,000	-	276,600	1,058,443	145,000	283,106
Total	25,737,231	15,197	403,984	7,074,515	3,613,722	568,099	4,078,106	2,414,081	7,569,527
PURPOSE									
To organizations:									
Relending	11,325,711	7,570	383,984	5,440,653	3,491,005	-	300,000	1,702,499	-
Land Enterprises	2,682,000	-	-	1,632,612	-	-	332,788	-	716,600
Other Enterprises	9,288,593	-	20,000	1,250	47,854	299,100	3,403,318	292,330	5,224,741
To Cooperatives	1,029,932	-	-	-	44,386	-	42,000	189,050	754,496
To Individuals:									
Non-Educational	607,632	-	-	-	-	268,999	-	230,202	108,431
Educational	38,104	7,627	-	-	30,477	-	-	-	-
Expert Assistance	765,259	-	-	-	-	-	-	-	765,259
Total	25,737,231	15,197	403,984	7,074,515	3,613,722	568,099	4,078,106	2,414,081	7,569,527
Annual Interest on Present Contracts	988,159	-	4,040	141,490	108,412	22,724	184,465	120,704	416,324

(a) Includes expert assistance

Table 16 - Status of the Revolving Fund for Loans - June 30, 1970

	General Fund	Navajo-Hopi Fund	Oklahoma Fund	Expert Assistance	Total
Unallotted commitments	$8,795,000	$400,000	$316,600	$697,069	$10,208,669
Applications authorized	14,051,556	600,000	227,500	177,500	15,056,556
Total advances scheduled	22,846,556	1,000,000	544,100	874,569	25,265,225
Less: Cash available	1,491,668	671,651	45,724	1,050,918	3,259,961
Cash Balance				176,349	
Cash Shortage	21,354,888	328,349	498,376		22,005,264

Table 17 - Summary of Estimated Indian Financing Needs by Purpose

Total Indian Financing Needs		$1,006,735,920
1. Financing of industrial development and group commercial enterprises		215,604,973
2. Financing of recreation development		70,922,100
3. Financing of utility systems, transportation terminals, community buildings, civic facilities, and other governmental purposes for which bonds may be issued		84,003,422
4. Financing of group arts and crafts enterprises		4,316,300
5. Loans to individuals		508,060,356
(a) Land	$90,164,200	
(b) Agricultural	122,861,606	
(c) Non-agricultural	35,742,900	
(d) Housing	132,613,700	
(e) Small business	47,267,900	
(f) Education	9,658,250	
(g) Other	69,751,800	
6. Tribal land purchase		122,954,200
7. Expert Assistance		874,569

Table 18 - Cash Available for Continuance of Credit Operations of Indian Organizations

	Relending	Enterprises	Cooperatives	Total
Aberdeen	$189,008.07	$216,136.56	-	$405,144.63
Albuquerque	263,455.77	153,150.88	$211,964.25	628,570.90
Anadarko	47,257.25	-	-	47,257.25
Billings	642,547.20	427,838.62	466,259.11	1,536,644.93
Juneau	166,292.92	2,142,090.79	418,558.78	2,726,942.49
Minneapolis	154,116.72	38,312.38	-	192,429.10
Muskogee	391,294.29	-	-	391,294.29
Navajo	110,866.30	4,973,211.75	1,093.10	5,085,171.15
Phoenix	690,400.49	2,106,433.76	892,167.37	3,689,001.62
Portland	1,399,263.08	476,523.55	12,451.16	1,888,237.79
Sacramento	182,798.72	-	-	182,798.72
Other	93,325.01	374,155.53	-	467,480.54
Total	4,330,625.82	10,907,853.82	2,002,493.77	17,240,973.41

Table 19 - Summary of Status of Loans by Organizations and Loans to Individuals and Cooperatives by United States - Five Year Record(a)

		Loaned & Invested	Repaid	Written Off	Balance
Enterprises					
Total Through	6-30-65	$74,234,285.76	$20,436,476.85	$210,543.99	$53,587,264.92
Additional	6-30-66	5,725,332.98	1,124,569.57	42,070.67	58,145,957.66
	6-30-67	26,086,149.80	732,967.14	(20,253.22)	83,519,393.54
	6-30-68	10,325,359.30	940,177.42	1,530,043.45	91,374,531.97
	6-30-69	11,668,349.41	972,268.98	729,058.94	101,341,553.46
	6-30-70	9,283,657.79	1,130,964.18	-	109,494,247.07
Total Through	6-30-70	137,323,135.04	25,337,424.14	2,491,463.83	109,494,247.07
Cooperatives					
Total Through	6-30-65	2,973,940.23	1,616,691.74	34,013.80	1,323,234.69
Additional	6-30-66	-	100,382.00	-	1,222,852.69
	6-30-67	75,000.00	97,519.51	-	1,200,333.18
	6-30-68	43,895.63	51,232.02	-	1,192,996.79
	6-30-69	63,000.00	62,322.82	-	1,193,673.97
	6-30-70	20,999.00	62,481.56	-	1,152,191.41
Total Through	6-30-70	3,176,834.86	1,990,629.65	34,013.80	1,152,191.41
Individuals					
Total Through	6-30-65	63,558,855.99	48,182,815.65	1,171,188.06	14,204,852.28
	6-30-66	3,232,800.38	2,510,100.15	110,890.28	14,816,662.23
	6-30-67	4,393,051.57	3,013,106.77	142,490.21	16,054,116.82
	6-30-68	4,905,384.32	3,188,565.92	130,633.95	17,640,301.27
	6-30-69	5,920,054.83	3,340,821.03	170,061.12	20,049,473.95
	6-30-70	6,945,879.51	3,849,493.07	25,677.57	23,120,182.82
Total Through	6-30-70	88,956,026.60	64,084,902.59	1,750,941.19	23,120,182.82
Total All Loans Through	6-30-70	229,455,996.50	91,412,956.38	4,276,418.82	133,766,621.30

(a) Exclusive of funds not advanced

Table 20 - Loans and Investments by Indian Organizations and Loans to Individual Indians and Cooperatives by the United States, by Areas

	Owing by Individuals		Cash Loans Delinquent and in Process of Liquidation	Owing by Cooperatives	Delinquent and in Process of Liquidation	Loaned to and Invested In Enterprises	Delinquent	Total Outstanding in Area	Total Delinquent
	Cash	In Kind							
Aberdeen-----	$1,398,853.44	$10,317.37	$220,647.34	-	-	$3,338,016.28	$71,664.34	$4,747,187.09	$292,311.68
Albuquerque--	659,210.73	-	101,622.18	$45,000.00	-	1,704,676.07	119,427.15	2,408,886.80	221,049.33
Anadarko-----	335,700.19	-	34,115.78	18,098.62	$18,098.62	3,281.50	-	357,080.31	52,214.40
Billings-----	7,557,416.71	2,051.09	690,816.16	4,496.00	-	9,299,629.94	-	16,863,593.74	690,816.16
Juneau-------	2,134,966.96	-	818,125.43	981,050.00	-	21,571,020.22	1,425,710.13	24,687,037.18	2,243,835.56
Minneapolis--	335,880.40	-	6,302.92	22,274.63	-	1,964,988.35	13,462.50	2,323,143.38	19,765.42
Muskogee-----	1,870,540.91	17,760.00	145,820.98	26,287.27	26,287.27	447,823.00	-	2,362,411.18	172,108.25
Navajo-------	1,644,341.34	-	96,789.13	10,500.89	-	42,453,808.71	31,037.72	44,108,650.94	127,826.85
Phoenix------	1,990,534.55	-	123,993.94	44,484.00	-	11,400,871.00	-	13,435,889.55	123,993.94
Portland-----	4,800,268.44	-	388,597.37	-	-	13,480,630.21	60,000.00	18,280,898.65	448,597.37
Other--------	392,469.15	-	2,677.88	-	-	3,829,501.79	248,441.29	4,221,970.94	251,119.17
	23,120,182.82	30,128,46	2,629,509.11	1,152,191.41	44,385.89	109,494,247.07	1,969,743.13	133,796,749.76	4,643,638.13
Not Advanced	464,685.66			23,000.00		1,384,500.00			
Total	23,584,868.48			1,175,191.41		110,878,747.07			

Table 21 - Summary of Total Loans and Advances by Organizations and Loans to Individuals and Cooperatives by the United States (Cumulative) Ten Year Record

	Year	By Corporations and Tribes	By Credit Associations	Direct to Cooperatives	Direct to Individuals	Total	Increase or (Decrease) Over Preceding Year
For Individual Loans	1961	$39,174,445.07	$3,754,332.94	-	$5,405,697.36	$48,334,475.37	$3,574,054.89
	1962	42,168,385.81	4,079,285.38	-	5,515,065.86	51,762,737.05	3,428,261.68
	1963	45,498,390.24	4,408,814.44	-	5,708,708.60	55,615,913.28	3,853,176.23
	1964	49,417,141.45	4,803,375.91	-	5,968,016.47	60,188,533.83	4,572,620.55
	1965	52,596,775.42	5,155,603.21	-	6,073,160.16	63,825,538.79	3,637,004.96
	1966	55,446,067.71	5,424,115.89	-	6,175,016.16	67,045,199.76	3,219,660.97
	1967	59,620,777.60	5,650,714.22	-	6,324,145.86	71,595,637.68	4,550,437.92
	1968	63,842,777.61	6,038,146.03	-	6,442,515.36	76,323,439.00	4,727,801.32
	1969	69,432,384.51	6,461,542.02	-	6,549,752.90	82,443,679.43	6,120,240.43
	1970	75,824,295.56(a)	6,860,973.66(b)	-	6,735,443.04(c)	89,420,712.26(d)	6,977,032.83
For Cooperative Loans	1961	950,015.23	-	$658,050.00	-	1,608,065.23	(30,000.00)
	1962	1,066,515.23	-	953,050.00	-	2,019,565.23	411,500.00
	1963	1,369,440.23	-	978,050.00	-	2,347,490.23	327,925.00
	1964	1,419,890.23	-	1,178,050.00	-	2,597,940.23	250,450.00
	1965	1,425,890.23	-	1,548,050.00	-	2,973,940.23	376,000.00
	1966	1,425,890.23	-	1,548,050.00	-	2,973,940.23	-
	1967	1,425,890.23	-	1,623,050.00	-	3,048,940.23	75,000.00
	1968	1,481,785.86	-	1,673,050.00	-	3,154,835.86	105,895.63
	1969	1,501,785.86	-	1,678,050.00	-	3,179,835.86	25,000.00
	1970	1,521,784.86(e)	-	1,678,050.00(f)	-	3,199,834.86	19,999.00
Used in Corporate or Tribal Enterprises	1961	35,433,998.34	-	-	-	35,433,998.34	(1,249,526.77)
	1962	41,815,978.59	-	-	-	41,815,978.59	6,381,980.25
	1963	43,952,508.35	-	-	-	43,952,508.35	2,136,529.76
	1964	58,330,333.36	-	-	-	58,330,333.36	14,377,825.01
	1965	74,845,285.81	-	-	-	74,845,285.81	16,514,952.45
	1966	81,023,118.74	-	-	-	81,023,118.74	6,177,832.93
	1967	83,519,393.54	-	-	-	83,519,393.54	2,496,274.80
	1968	91,374,531.97	-	-	-	91,374,531.97	7,855,138.43
	1969	101,341,553.46	-	-	-	101,341,553.46	9,967,021.49
	1970	109,494,247.07(g)	-	-	-	109,494,247.07	8,152,693.61
Total	1961	75,558,458.64	3,754,332.94	658,050.00	5,405,697.36	85,376,538.94	2,294,528.12
	1962	85,050,879.63	4,079,285.38	953,050.00	5,515,065.86	95,598,280.87	10,221,741.93
	1963	90,820,338.82	4,408,814.44	978,050.00	5,708,708.60	101,915,911.86	6,317,630.99
	1964	109,167,365.04	4,803,375.91	1,178,050.00	5,968,016.47	121,116,807.42	19,200,895.56
	1965	128,867,951.46	5,155,603.21	1,548,050.00	6,073,160.16	141,644,764.83	20,527,957.41
	1966	137,895,076.68	5,424,115.89	1,548,050.00	6,175,016.16	151,042,258.73	9,397,493.90
	1967	144,566,061.37	5,650,714.22	1,623,050.00	6,324,145.86	158,163,971.45	7,121,712.72
	1968	156,699,095.44	6,038,146.03	1,673,050.00	6,442,515.36	170,852,806.83	12,688,835.38
	1969	172,275,723.83	6,461,542.02	1,678,050.00	6,549,752.90	186,965,068.75	16,112,261.92
	1970	186,840,327.49	6,860,973.66	1,678,050.00	6,735,443.04	202,114,794.19	15,149,725.44

(a) $392,433.42 not advanced
(b) $39,152.24 not advanced
(c) $33,100.00 not advanced
(d) $464,685.66 not advanced
(e) $9,000 not advanced
(f) $15,000 not advanced
(g) Net amount loaned and invested (Tables 19 & 22)

Table 22 - Tribal Enterprises (a)

	Committed	Advanced	Repaid	Charged Off	Balance Unpaid	Tribal Funds Invested	Net Worth	Deficit	Net Amount Loaned Or Invested
Aberdeen	$4,466,421.68	$4,176,421.68	$1,497,370.86	$789,664.46	$1,889,386.36	$667,784.17	$871,504.35	$90,658.60	$3,338,016.28
Albuquerque	2,620,707.22	2,620,707.22	325,513.37	-	2,295,193.85	63,550.00	90,274.05	744,341.83	1,704,676.07
Anadarko	4,100.00	4,100.00	2,630.00	-	1,470.00	399.99	1,444.30	32.79	3,281.50
Billings	5,179,507.30	4,679,507.30	2,564,247.14	865.43	2,114,394.73	4,350,633.47	2,975,777.45	141,175.71	9,299,629.94
Juneau	21,012,986.99	21,012,986.99	16,360,254.19	1,563,209.84	3,089,522.96	25,000.00	18,660,724.46	204,227.20	21,571,020.22
Minneapolis	1,483,448.81	928,448.81	807,614.39	-	120,834.42	1,610,542.67	341,594.07	107,982.81	1,964,988.35
Muskogee	470,364.00	470,364.00	164,738.37	-	305,625.63	196,767.34	-	54,569.97	447,823.00
Navajo	927,449.01	892,449.01	744,200.41	-	148,248.60	36,056,279.76	6,468,309.08	219,028.73	42,453,808.71
Phoenix	3,588,854.04	3,588,854.04	1,586,937.52	20,876.52	1,981,040.00	4,662,342.13	4,934,933.76	177,444.89	11,400,871.00
Portland	9,116,603.49	9,112,103.49	269,767.62	20,141.79	8,822,194.08	2,440,316.85	2,256,710.26	38,590.98	13,480,630.21
Other	3,486,431.08	3,486,431.08	1,014,150.27	96,705.79	2,375,575.02	1,466,572.86	519,024.22	531,670.31	3,829,501.79
Total	52,356,873.62	50,972,373.62	25,337,424.14	2,491,463.83	23,143,485.65	51,540,189.24	37,120,296.00	2,309,723.82	109,494,247.07

(a) Includes tribal loans and investments to attract industries

Table 23 - Loans to Cooperatives (Cumulative) Ten Year Period

	Year	Committed	Advanced	Paid	Delinquent Principal	Interest Paid	Interest Delinquent	Principal Owed (a)
Loans by Corporations and Tribes	1961	$950,015.23	$950,015.23	$874,444.11	$2,160.83	$70,381.00	$1.77	$63,217.30
	1962	1,066,515.23	1,056,515.23	877,747.54	59.58	71,990.37	3.16	166,413.87
	1963	1,369,440.23	1,289,590.23	918,222.54	59.58	78,247.89	72.96	359,013.87
	1964	1,419,890.23	1,419,890.23	979,629.94	3,000.00	90,348.31	2,557.85	427,906.47
	1965	1,425,890.23	1,425,890.23	1,039,956.14	3,998.80	111,818.20	450.90	365,048.80
	1966	1,425,890.23	1,425,890.23	1,134,338.14	7,998.80	126,463.64	2,354.55	270,666.80
	1967	1,425,890.23	1,425,890.23	1,222,857.65	-	136,671.21	-	173,147.29
	1968	1,481,785.86	1,469,785.86	1,270,839.67	-	145,756.93	-	178,060.90
	1969	1,501,785.86	1,492,785.86	1,320,912.49	-	151,296.06	-	150,988.08
	1970	1,521,784.86	1,513,784.86	1,370,640.05	-	158,211.73	-	122,259.52 (b)
Direct Loans	1961	658,050.00	658,050.00	488,035.60	44,385.89	40,740.77	13,385.13	156,885.89
	1962	953,050.00	893,050.00	500,535.60	44,385.89	47,131.46	14,716.71	379,385.89
	1963	978,050.00	908,050.00	513,035.60	44,385.89	60,963.11	16,048.29	381,885.89
	1964	1,178,050.00	908,050.00	556,184.60	44,385.89	73,956.66	17,379.87	338,736.89
	1965	1,548,050.00	1,548,050.00	576,735.60	44,385.89	94,453.81	18,711.45	958,185.89
	1966	1,548,050.00	1,548,050.00	582,735.60	44,385.89	127,502.93	20,043.03	952,185.89
	1967	1,673,050.00	1,623,050.00	582,735.60	44,385.89	140,593.51	21,374.61	1,027,185.89
	1968	1,673,050.00	1,623,050.00	594,985.60	44 385.89	181,533.43	22,706.19	1,014,935.89
	1969	1,678,050.00	1,663,050.00	607,235.60	44,385.89	225,307.08	64,195.27	1,042,685.89
	1970	1,678,050.00	1,663,050.00	619,989.60	44,385.89	256,200.78	47,113.51	1,029,931.89 (c)
Total	1961	1,608,065.23	1,608,065.23	1,362,479.71	46,546.72	111,121.77	13,386.90	220,103.19
	1962	2,019,565.23	1,949,565.23	1,378,283.14	44,445.47	119,121.83	14,719.87	545,799.76
	1963	2,347,490.23	2,197,640.23	1,431,258.14	44,445.47	139,211.00	16,121.25	740,899.76
	1964	2,597,940.23	2,327,940.23	1,535,814.54	47,385.89	164,304.97	19,937.72	766,643.36
	1965	2,973,940.23	2,973,940.23	1,616,691.74	48,384.69	206,272.01	19,162.35	1,323,234.69
	1966	2,973,940.23	2,973,940.23	1,717,073.74	52,384.69	253,966.57	22,397.58	1,222,852.69
	1967	3,098.940.23	3,048,940.23	1,805,593.25	44,385.89	277,264.72	21,374.61	1,200,333.18
	1968	3,154,835.86	3,092,835.86	1,865,825.27	44,385.89	327,290.36	22,706.19	1,192,996.79
	1969	3,179,835.86	3,155,835.86	1,928,148.09	44,385.89	376,603.14	64,195.27	1,193,673.97
	1970	3,199,834.86	3,176,834.86	1,990,629.65	44,385.89	414,412.51	47,113.51	1,152,191.41 (d)

(a) See reports of prior years for amounts charged off
(b) $20,885.29 charged off
(c) $13,128.51 charged off
(d) $34,013.80 charged off

Table 24 - Loans to Individuals (Cumulative) - Ten Year Record

Year	By Corporations and Tribes		By Credit Associations		Direct By United States		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1961	33,212	$39,174,445.07	3,332	$3,754,332.94	3,453	$5,405,697.36	39,997	$48,334,475.37
1962	34,102	42,168,385.81	3,389	4,079,285.38	3,517	5,515,065.86	41,008	51,762,737.05
1963	35,182	45,498,390.24	3,463	4,408,814.44	3,570	5,708,708.60	42,215	55,615,913.28
1964	36,335	49,417,141.45	3,551	4,803,375.91	3,621	5,968,016.47	43,507	60,188,533.83
1965	37,337	52,596,775.42	3,615	5,155,603.21	3,655	6,083,160.16	44,607	63,835,538.79
1966	38,535	55,446,067.71	3,685	5,424,115.89	3,690	6,175,016.16	45,910	67,045,199.76
1967	39,823	59,620,777.60	3,734	5,650,714.22	3,734	6,324,145.86	47,291	71,595,637.68
1968	41,168	63,842,777.61	3,810	6,038,146.03	3,771	6,442,515.36	48,749	76,323,439.00
1969	42,723	69,432,384.51	3,887	6,461,542.02	3,798	6,549,752.90	50,408	82,443,679.43
1970	44,396	75,824,295.56(a)	3,949	6,860,973.66(b)	3,832	6,735,443.04(c)	52,177	89,420,712.26(d)

(a) $392,433.42 not advanced
(b) $39,152.24 not advanced
(c) $33,100.00 not advanced
(d) $464,685.66 not advanced

Table 25 - Loans to Individuals (By Years) - Ten Year Record

Year	By Corporations and Tribes		By Credit Associations		Direct By United States		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1960*	32,277	$37,034,151.70	3,288	$3,576,655.14	3,193	$4,149,613.64	38,758	$44,760,420.48
1961	935	2,140,293.37	44	177,677.80	260	1,256,083.72	1,239	3,574,054.89
1962	890	2,993,940.74	57	324,952.44	64	109,368.50	1,011	3,428,261.68
1963	1,080	3,330,004.43	74	329,529.06	53	193,642.74	1,207	3,853,176.23
1964	1,153	3,918,751.21	88	394,561.47	51	259,307.87	1,292	4,572,620.55
1965	1,002	3,179,633.97	64	352,227.30	34	115,143.69	1,100	3,647,004.96
1966	1,198	2,849,292.29	70	268,512.68	35	91,856.00	1,303	3,209,660.97
1967	1,288	4,174,709.89	49	226,598.33	44	149,129.70	1,381	4,550,437.92
1968	1,345	4,222,000.01	76	387,431.81	37	118,369.50	1,458	4,727,801.32
1969	1,555	5,589,606.90	77	423,395.99	27	107,237.54	1,659	6,120,240.43
1970	1,673	6,391,911.05	62	399,431.64	34	185,690.14	1,769	6,977,032.83
Total	44,396	75,824,295.56	3,949	6,860,973.66	3,832	6,735,443.04	52,177	89,420,712.26

* Total through 1960

Table 26 - Loans to Individuals by Areas

	1969		1970	
	Total No.	Total Amount	Total No.	Total Amount
Aberdeen	6,658	$7,963,554.50	6,976	$8,401,795.57
Albuquerque	1,759	2,622,072.52	1,775	2,735,057.20
Anadarko	2,611	2,731,847.73	2,661	2,826,594.23
Billings	11,562	21,748,244.79	12,139	24,280,952.87
Juneau	881	5,916,167.86	888	6,127,835.74
Minneapolis	3,287	2,640,049.71	3,340	2,702,831.97
Muskogee	4,899	6,112,283.20	4,968	6,455,287.85
Navajo	1,526	3,351,004.64	1,655	4,062,016.94
Phoenix	5,468	8,557,662.86	5,505	8,866,557.24
Portland	11,351	19,669,719.75	11,835	21,634,798.78
Sacramento	95	64,957.36	123	258,349.36
Other	311	1,066,114.51	312	1,068,634.51
Total	50,408	82,443,679.43	52,177	89,420,712.26

	1969		1970	
	No. Made	Amount	No. Made	Amount
Aberdeen	249	414,163.60	318	438,241.07
Albuquerque	27	81,455.70	16	112,984.68
Anadarko	41	58,358.28	50	94,746.50
Billings	624	2,686,791.28	577	2,532,708.08
Juneau	3	65,997.65	7	211,667.88
Minneapolis	39	50,610.09	53	62,782.26
Muskogee	92	427,498.32	69	343,004.65
Navajo	70	407,000.82	129	711,012.30
Phoenix	38	283,480.00	37	308,894.38
Portland	469	1,616,528.19	484	1,965,079.03
Sacramento	-	-	28	193,392.00
Other	7	28,356.50	1	2,520.00
Total	1,659	6,120,240.43	1,769	6,977,032.83

Table 27 - Repayment Record - Principal Loans to Individuals (Cumulative) Ten Year Record

	Year	Total Committed (a)	Due Thru June 30	Payments Made (b)	Extended	Written Off	In Process Liquidation & Delinquent	Balance Outstanding (c)
Corporations and Tribes	1961	$39,174,445.07	$35,454,630.54	$31,420,464.53	$1,517,785.91	$682,307.02	$1,834,073.08	$6,755,992.76
	1962	42,168,385.81	37,334,830.43	33,195,935.49	1,814,557.64	747,996.21	1,576,341.09	7,905,812.32
	1963	45,498,390.24	39,840,371.41	34,873,412.42	2,506,891.93	764,465.52	1,695,601.54	9,542,494.37
	1964	49,417,141.45	42,539,104.51	36,996,286.92	2,712,764.48	819,405.84	2,010,647.27	11,347,110.55
	1965	52,596,775.42	45,375,254.14	39,193,376.07	2,647,448.70	928,777.10	2,605,652.27	12,218,805.45
	1966	55,446,067.71	48,165,757.20	41,424,826.69	2,810,507.85	1,017,182.76	2,913,239.90	12,788,599.87
	1967	59,620,777.60	50,578,062.92	44,120,992.19	3,079,817.32	1,146,128.21	2,231,125.20	13,994,278.68
	1968	63,842,777.61	53,887,766.09	47,019,729.59	3,031,526.73	1,232,906.02	2,603,603,75	15,399,977.26
	1969	69,432,384.51	57,079,002.58	50,040,606.75	3,030,583.89	1,386,896,82	2,620,915.12	17,621,175.78
	1970	75,824,295.56 (d)	60,556,015.00	53,607,926.96	3,124,999.27	1,391,210.62	2,431,878.15	20,432,724.56
Credit Associations	1961	3,754,332.94	3,490,160.14	3,175,087.34	167,253.94	84,744.31	63,074.55	491,701.29
	1962	4,079,285.38	3,626,736.45	3,292,063.22	199,058.39	84,037.80	51,577.04	680,732.36
	1963	4,408,814.44	3,912,157.48	3,409,787.28	370,009.78	80,328.69	52,031.73	897,811.47
	1964	4,803,375.91	4,199,947.94	3,536,928.76	542,820.37	79,844.52	40,354.29	1,182,098.00
	1965	5,155,603.21	4,604,837.23	3,721,958.06	723,675.50	90,713.40	68,490.27	1,339,670.75
	1966	5,424,115.89	4,788,058.06	3,918,621.20	704,757.44	91,685.09	72,994.33	1,394,694.60
	1967	5,650,714.22	5,040,711.61	4,127,371.01	705,560.70	97,962.12	109,817.78	1,398,929.87
	1968	6,038,146.03	5,323,595.54	4,327,836.87	590,995.14	103,191.70	301,571.83	1,572,785.46
	1969	6,461,542.02	5,498,477.72	4,553,856.34	622,013.60	120,567.24	202,040.54	1,748,291.26
	1970	6,860,973.66 (e)	5,667,219.98	4,752,643.10	636,223.30	141,931.01	136,422.57	1,927,247.31
Direct Loans	1961	5,405,697.36	5,280,877.82	4,936,853.27	71,179.47	89,988.54	182,856.54	374,755.55
	1962	5,515,065.86	5,339,352.70	5,022,912.06	74,318.28	138,456.09	103,666.27	330,197.71
	1963	5,708,708.60	5,406,806.70	5,088,643.79	67,269.93	139,151.83	111,741.15	432,152.98
	1964	5,968,016.47	5,510,702.23	5,169,080.67	90,329.86	139,151.83	112,139.87	650,103.97
	1965	6,083,160.16	5,634,274.00	5,267,481.52	113,587.21	151,697.56	101,507.71	646,376.08
	1966	6,175,016.16	5,697,399.09	5,349,467.91	76,712.35	173,210.49	98,008.34	633,367.76
	1967	6,324,145.86	5,780,105.48	5,457,659.37	37,368.75	180,478.22	104,599.14	660,908.27
	1968	6,442,515.36	5,859,023.70	5,548,075.40	32,259.13	218,051.41	60,637.76	667,538.55
	1969	6,549,752.90	5,971,605.36	5,640,946.43	33,411.87	217,799.56	79,447.50	680,006.91
	1970	6,735,443.04 (f)	6,074,401.32	5,724,332.53	71,060.84	217,799.56	61,208.39	760,210.95
Total	1961	48,334,475.37	44,225,668.50	39,532,405.14	1,756,219.32	857,039.87	2,080,004.17	7,622,449.60
	1962	51,762,737.05	46,300,919.58	41,510,910.77	2,087,934.31	970,490.10	1,731,584.40	8,916,742.39
	1963	55,615,913.28	49,159,335.59	43,371,843.49	2,944,171.64	983,946.04	1,859,374.42	10,872,458.82
	1964	60,188,533.83	52,249,754.68	45,702,296.35	3,345,914.71	1,038,402.19	2,163,141.43	13,179,312.52
	1965	63,835,538.79	55,614,365.37	48,182,815.65	3,484,711.41	1,171,188.06	2,775,650.25	14,204,852.28
	1966	67,045,199.76	58,651,214.35	50,692,915.80	3,591,977.64	1,282,078.34	3,084,242.57	14,816,662.23
	1967	71,595,637.68	61,398,880.01	53,706,022.57	3,822,746.77	1,424,568.55	2,445,542.12	16,054,116.82
	1968	76,323,439.00	65,070,385.33	56,895,641.86	3,654,781.00	1,554,149.13	2,965,813.34	17,640,301.27
	1969	82,443,679.43	68,549,085.66	60,235,409.52	3,686,009.36	1,725,263.62	2,902,403.16	20,049,473.95
	1970	89,420,712.26 (g)	72,297,636.30	64,084,902.59	3,832,283.41	1,750,941.19	2,629,509.11	23,120,182.82

(a) See reports of prior years for amounts not advanced
(b) See reports of prior years for amounts in transit
(c) Exclusive of amounts not advanced
(d) $392,433.42 not advanced
(e) $39,152.24 not advanced
(f) $33,100.00 not advanced
(g) $464,685.66 not advanced

Table 28 - Summary - Percentages - Repayment Record, Loans to Individuals

Year	Due	Paid	Extended	Written Off	Delinquent
1961	100.00	89.39	3.97	1.94	4.70
1962	100.00	89.65	4.51	2.10	3.74
1963	100.00	88.23	5.99	2.00	3.78
1964	100.00	87.47	6.40	1.99	4.14
1965	100.00	86.64	6.26	2.11	4.99
1966	100.00	86.43	6.12	2.19	5.26
1967	100.00	87.47	6.23	2.32	3.98
1968	100.00	87.44	5.61	2.39	4.56
1969	100.00	87.87	5.38	2.52	4.23
1970	100.00	88.64	5.30	2.42	3.64

Table 29 - Payment of Interest - Ten Year Record - Loans to Individuals (Cumulative)

	Year	Accrued	Paid	Not Due	Written Off	Delinquent
Corporation and Tribes	1961	$3,245,757.91	$2,989,537.28	$78,825.67	$32,213.66	$145,181.30
	1962	3,566,048.93	3,300,311.02	125,273.02	35,687.56	104,777.33
	1963	3,924,690.13	3,589,811.45	163,083.27	36,116.74	135,678.67
	1964	4,388,893.32	4,012,830.09	166,587.82	44,379.78	165,095.63
	1965	4,919,902.92	4,462,317.53	186,814.39	49,624.52	221,146.48
	1966	5,492,758.83	4,992,787.94	197,794.32	53,777.27	248,399.30
	1967	6,082,018.68	5,602,742.28	186,663.81	68,442.99	224,169.60
	1968	6,765,644.16	6,215,435.45	214,156.37	69,532.75	266,519.59
	1969	7,477,429.00	6,869,506.31	216,373.50	88,636.39	302,912.80
	1970	8,157,587.93	7,468,981.38	238,463.24	95,765.72	354,377.59
Credit Associations	1961	381,240.83	362,830.62	8,491.84	2,134.71	7,783.66
	1962	405,442.60	381,947.98	11,618.00	2,408.40	9,468.22
	1963	441,729.84	409,436.02	18,903.24	2,104.63	11,285.95
	1964	489,605.85	445,988.32	28,022.93	1,683.16	13,911.44
	1965	550,241.86	501,322.41	30,340.88	5,123.04	13,455.53
	1966	614,534.41	565,932.44	27,775.70	5,126.97	15,699.30
	1967	675,320.97	628,937.52	28,610.86	5,191.57	12,581.02
	1968	750,453.10	682,413.42	33,076.77	5,051.25	29,911.66
	1969	829,789.68	759,674.16	43,391.77	5,077.76	21,645.99
	1970	921,095.85	834,593.14	49,545.23	7,363.21	29,594.27
Direct Loans	1961	216,810.99	183,451.05	6,580.82	8,091.43	18,687.69
	1962	231,883.28	195,968.20	6,852.77	19,158.91	9,903.40
	1963	247,441.47	211,136.61	5,221.03	19,210.19	11,873.64
	1964	270,315.85	228,291.05	9,231.41	19,210.19	13,583.20
	1965	299,131.69	248,883.03	15,788.60	23,296.37	11,163.69
	1966	326,890.64	271,863.47	12,166.55	28,496.01	14,364.61
	1967	352,322.04	296,822.89	4,953.21	30,208.81	20,337.13
	1968	346,831.40	283,153.54	5,015.36	34,413.64	24,248.86
	1969	409,166.08	336,318.28	6,548.94	34,735.66	31,563.20
	1970	445,032.13	357,867.36	13,442.37	34,735.66	38,986.74
Total	1961	3,843,809.73	3,535,818.95	93,898.33	42,439.80	171,652.65
	1962	4,203,374.81	3,878,227.20	143,743.79	57,254.87	124,148.95
	1963	4,613,861.44	4,210,384.08	187,207.54	57,431.56	158,838.26
	1964	5,148,815.02	4,687,109.46	203,842.16	65,273.13	192,590.27
	1965	5,769,276.47	5,212,522.97	232,943.87	78,043.93	245,765.70
	1966	6,434,183.88	5,830,583.85	237,736.57	87,400.25	278,463.21
	1967	7,109,661.69	6,528,502.69	220,227.88	103,843.37	257,087.75
	1968	7,862,928.66	7,181,002.41	252,248.50	108,997.64	320,680.11
	1969	8,716,384.76	7,965,498.75	266,314.21	128,449.81	356,121.99
	1970	9,523,715.91	8,661,441.88	301,450.84	137,864.59	422,958.60

Table 30 - Educational Loans - June 30, 1970

	Total No. Loans (Cumulative)	Total Amount Committed (Cumulative)	Number Outstanding	Balance Unpaid	Number Delinquent	Amount Delinquent	Percent Amount Unpaid Delinquent
Grand Total, All Loans	3,022	$1,929,084.13	480	$419,904.75	212	$105,823.59	25.20
Total Loans by United States	870	321,116.10	85	38,008.75	63	17,722.33	46.63
Aberdeen	356	145,248.50	63	21,136.19	54	13,325.74	63.05
Albuquerque	80	38,787.40	8	4,847.59	5	2,719.26	56.08
Anadarko	169	64,550.43	4	5,085.00	-	-	-
Billings	26	5,752.00	-	-	-	-	-
Juneau	28	7,995.00	1	377.67	1	377.67	100.00
Minneapolis	54	16,402.79	1	860.87	1	860.87	100.00
Muskogee	61	13,213.00	1	500.00	-	-	-
Navajo	26	4,470.00	1	380.00	1	380.00	100.00
Phoenix	30	13,441.98	6	4,821.43	1	58.79	1.12
Portland	20	5,750.00	-	-	-	-	-
Sacramento	2	590.00	-	-	-	-	-
Other	18	4,915.00	-	-	-	-	-
Total Loans by Organizations	2,152	1,607,968.03	395	381,896.00	149	88,101.26	23.07
Aberdeen	697	434,310.74	51	24,794.43	23	10,573.79	42.65
Albuquerque	22	18,567.35	3	2,874.86	2	474.17	16.49
Anadarko	108	57,072.34	1	583.73	1	583.73	100.00
Billings	579	686,712.94	213	278,495.83	85	57,221.28	20.55
Juneau	4	2,800.00	-	-	-	-	-
Minneapolis	76	29,884.00	1	80.49	1	80.49	100.00
Muskogee	94	43,985.75	7	2,946.78	2	627.04	21.28
Navajo	223	103,003.70	38	17,759.43	27	12,874.43	72.49
Phoenix	90	78,623.45	13	14,019.67	5	4,078.18	29.09
Portland	253	151,148.26	68	40,340.78	3	1,588.15	3.94
Other	6	1,859.50	-	-	-	-	-

Summary - Educational Loans - Ten Year Record

June 30, 1961	2,434	1,425,473.75	666	439,917.48	374	152,290.46	34.62
June 30, 1962	2,525	1,478,651.24	646	411,180.89	291	102,195.17	24.85
June 30, 1963	2,601	1,547,743.24	617	398,766.70	343	151,264.10	37.93
June 30, 1964	2,659	1,582,560.43	581	385,659.08	357	178,744.02	46.35
June 30, 1965	2,696	1,637,703.49	531	383,202.14	354	176,814.85	46.52
June 30, 1966	2,748	1,680,382.43	501	375,904.01	323	167,893.37	44.66
June 30, 1967	2,781	1,713,624.62	446	353,954.10	272	163,944.63	46.32
June 30, 1968	2,825	1,756,371.36	428	335,328.03	237	141,890.95	42.31
June 30, 1969	2,903	1,850,951.21	440	366,569.71	221	133,640.13	36.45
June 30, 1970	3,022	1,929,084.13	480	419,904.75	212	105,823.59	25.20

Table 31 - Purposes for Which Loans to Individuals Were Made (Cumulative - Dollars)

Year	Seed	Feed	Subsistence	Other Non-Recoverables	Machinery	Livestock	Permanent Improvements
1961	$1,159,474.24	$651,465.59	$1,228,742.81	$7,986,148.14	$6,205,745.81	$9,294,668.90	$6,039,194.65
1962	1,184,106.39	671,958.91	1,271,841.34	8,322,282.88	6,359,903.29	10,307,416.05	6,699,247.02
1963	1,202,089.92	683,208.96	1,312,201.42	8,653,759.51	6,575,683.02	11,406,559.46	7,674,643.07
1964	1,223,809.75	716,311.92	1,334,071.84	9,416,096.99	6,738,967.75	12,223,697.36	8,732,601.51
1965	1,236,567.25	737,854.94	1,354,334.84	9,738,615.84	6,867,480.14	12,696,154.10	9,625,439.80
1966	1,250,699.61	754,392.19	1,373,889.03	10,095,997.82	6,921,153.06	12,976,993.43	10,782,987.19
1967	1,268,477.01	772,599.62	1,401,331.23	10,785,439.72	7,042,578.09	13,543,568.86	12,376,953.53
1968	1,278,547.80	790,329.85	1,426,317.68	11,508,080.31	7,291,122.51	14,070,332.60	14,257,856.22
1969	1,318,489.05	841,165.84	1,471,538.61	12,258,753.77	7,630,487.45	14,578,848.88	16,876,851.82
1970	1,353,436.55	866,820.06	1,530,534.68	13,193,725.04	7,815,578.27	15,239,907.57	19,897,023.75

Year	Boats	Fishing Gear	Land	Education	Other Recoverables	Refinancing	Total
1961	$2,518,945.98	$405,237.32	$1,517,430.86	$1,425,473.75	$2,237,041.47	$7,664,905.85	$48,334,475.37
1962	2,644,724.36	406,520.62	1,776,120.37	1,478,651.24	2,317,809.97	8,322,154.61	51,762,737.05
1963	2,836,889.17	410,309.93	1,953,801.23	1,547,743.24	2,466,253.21	8,892,771.14	55,615,913.28
1964	2,956,171.42	412,050.28	2,259,993.76	1,582,560.43	2,749,014.92	9,843,185.90	60,188,533.83
1965	3,423,146.95	463,031.53	2,638,638.11	1,637,703.49	2,909,399.71	10,497,172.09	63,825,538.79
1966	3,648,579.49	476,411.53	2,964,988.33	1,680,382.43	3,072,295.65	11,046,430.00	67,045,199.76
1967	3,953,791.01	515,657.55	3,261,491.95	1,715,419.64	3,372,931.64	11,585,397.83	71,595,637.68
1968	4,013,057.01	520,157.55	3,525,339.95	1,758,386.38	3,626,421.19	12,257,489.95	76,323,439.00
1969	4,084,229.66	523,847.55	4,028,546.04	1,852,162.86	4,053,510.56	12,925,247.34	82,443,679.43
1970	4,294,562.44	541,071.55	4,464,678.46	1,958,624.84	4,567,818.96	13,696,930.09	89,420,712.26

Table 32 - Purposes of Loans to Individuals by Years and Percentages

	Total All Loans Through 6-30-70	Percentages				
		Total Loans Through 6-30-67	Additional Loans			Total Loans Through 1970
			1968	1969	1970	
Seed	$1,353,436.55	1.77	.21	.65	.50	1.51
Feed	866,820.06	1.08	.38	.83	.37	.97
Subsistence	1,530,534.68	1.96	.53	.74	.85	1.71
Other Non-Recoverables	13,193,725.04	15.06	15.28	12.27	13.40	14.76
Machinery	7,815,578.27	9.84	5.26	5.54	2.65	8.74
Livestock	15,239,907.57	18.92	11.14	8.31	9.47	17.04
Permanent Improvements	19,897,023.75	17.29	39.78	42.80	43.29	22.25
Boats	4,294,562.44	5.52	1.25	1.16	3.01	4.80
Fishing Gear	541,071.55	.72	.10	.06	.25	.61
Land	4,464,678.46	4.55	5.58	8.22	6.25	4.99
Education	1,958,624.84	2.40	.91	1.53	1.53	2.19
Other Recoverables	4,567,818.96	4.71	5.36	6.98	7.37	5.11
Refinancing	13,696,930.09	16.18	14.22	10.91	11.06	15.32
Total	89,420,712.26	100.00	100.00	100.00	100.00	100.00

Table 33 - Number of Loans to Individuals by Size (Cumulative)

Year	Over $1,000	$501 - $1,000	$101 - $500	Less than $100	Total
1961	11,214	7,254	16,820	4,709	39,997
1962	11,656	7,487	17,144	4,721	41,008
1963	12,193	7,602	17,668	4,752	42,215
1964	12,756	7,795	18,133	4,823	43,507
1965	13,257	7,995	18,491	4,864	44,607
1966	13,742	8,213	19,019	4,935	45,909
1967	14,322	8,501	19,480	4,988	47,291
1968	14,933	8,754	20,000	5,062	48,749
1969	15,673	9,043	20,566	5,126	50,408
1970	16,459	9,388	21,102	5,228	52,177

Table 34 - Size of Loans to Individuals by Years and Percentages

	Total No. Through 6/30/70	Total No. Through 6/30/67	Percentages			Total No. Through 6/30/70
			Additional Loans			
			1968	1969	1970	
Over $1,000	16,459	30.28	41.91	44.60	44.43	31.55
$501-$1,000	9,388	17.98	17.35	17.42	19.50	17.99
$101-$500	21,102	41.19	35.66	34.12	30.30	40.44
Less than $100	5,228	10.55	5.08	3.86	5.77	10.02
Total	52,177	100.00	100.00	100.00	100.00	100.00
	Total Amount Through 6/30/70					
Over $1,000	$75,494,073.77	82.62	91.07	91.79	92.01	84.42
$501-$1,000	7,136,609.22	8.83	4.76	4.37	4.63	7.98
$101-$500	6,389,419.00	8.02	4.02	3.75	3.23	7.15
Less than $100	400,610.27	.53	.15	.09	.13	.45
Total	89,420,712.26	100.00	100.00	100.00	100.00	100.00

Table 35 - Amount of Loans to Individuals by Size (Cumulative)

Year	Over $1,000	$501-$1,000	$101-$500	Less than $100	Total
1961	$37,723,188.56	$5,338,024.00	$4,919,739.66	$353,523.15	$48,334,475.37
1962	40,894,122.98	5,498,345.71	5,015,464.29	354,804.07	51,762,737.05
1963	44,469,647.12	5,612,582.07	5,175,973.27	357,710.82	55,615,913.28
1964	48,739,252.46	5,766,988.79	5,317,988.90	364,303.68	60,188,533.83
1965	52,112,997.23	5,912,474.02	5,432,101.89	367,965.65	63,825,538.79
1966	54,992,267.10	6,087,607.31	5,591,104.06	374,221.29	67,045,199.76
1967	59,151,203.00	6,320,982.37	5,744,325.84	379,126.47	71,595,637.68
1968	63,456,959.65	6,545,925.31	5,934,494.33	386,059.71	76,323,439.00
1969	69,074,462.57	6,813,589.15	6,163,927.87	391,699.84	82,443,679.43
1970	75,494,073.77	7,136,609.22	6,389,419.00	400,610.27	89,420,712.26

Table 36 - Loans to Individuals by Degree of Blood (Cumulative)

	Full Blood		Half or Over-Not Full		Less than Half		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1961	23,543	$23,904,685.79	11,272	$15,465,222.10	5,182	$8,964,567.48	39,997	$48,334,475.37
1962	24,132	25,420,456.31	11,549	16,451,912.52	5,327	9,890,368.22	41,008	51,762,737.05
1963	24,908	27,490,864.51	11,851	17,577,319.43	5,456	10,547,729.34	42,215	55,615,913.28
1964	25,758	29,779,960.43	12,145	19,090,085.10	5,604	11,318,488.30	43,507	60,188,533.83
1965	26,482	31,720,310.61	12,389	19,981,603.24	5,736	12,123,624.94	44,607	63,825,538.79
1966	27,335	33,334,473.77	12,704	20,865,761.63	5,870	12,844,964.36	45,909	67,045,199.76
1967	28,264	35,905,676.14	13,041	22,023,446.38	5,986	13,666,515.16	47,291	71,595,637.68
1968	29,181	38,386,661.17	13,408	23,234,309.11	6,160	14,702,468.72	48,749	76,323,439.00
1969	30,188	41,231,488.76	13,853	24,876,697.58	6,367	16,335,493.09	50,408	82,443,679.43
1970	31,201	44,349,633.10	14,419	27,111,236.43	6,557	17,959,842.73	52,177	89,420,712.26

Table 37 - Loans to Individuals by Degree of Blood (Years and Percentages)

	Total No. Through 6-30-70	Percentages				
		Total Through 6-30-67	Additional Loans			Total Through 6-30-70
			1968	1969	1970	
Full Blood	31,201	59.77	62.89	60.70	57.26	59.80
Half or Over, Not Full	14,419	27.58	25.17	26.82	32.00	27.63
Less than Half	6,557	12.65	11.94	12.48	10.74	12.57
Total	52,177	100.00	100.00	100.00	100.00	100.00
	Total Amount Through 6-30-70					
Full Blood	$44,349,633.10	50.15	52.48	46.48	44.69	49.60
Half or Over, Not Full	27,111,236.43	30.76	25.61	26.84	32.03	30.32
Less than Half	17,959,842.73	19.09	21.91	26.68	23.28	20.08
Total	89,420,712.26	100.00	100.00	100.00	100.00	100.00

Table 38 - Livestock Loans Repayable "in kind" to Indian Organizations

	Number Unpaid	
	1969	1970
Aberdeen----------	236.3	228.3
Billings----------	49.0	38.0
Muskogee----------	222.0	222.0
Phoenix----------	3.0	3.0
Total	510.3	491.3

Table 39 - Total Financing Record (Thousands)

Year	Customary Lenders	Indian Funds	Bureau Funds(a)	Total
1961	$75,761	$22,184	$10,419	$108,364
1962	77,063	25,915	12,460	115,438
1963	85,433	25,627	17,646	128,706
1964	103,384	36,511	23,168	163,063
1965	157,309	52,660	23,741	233,710
1966	173,231	57,596	24,272	255,099
1967	183,437	81,736	25,688	290,861
1968	206,976	92,295	25,211	324,482
1969	252,620	105,095	25,247	382,962
1970	294,247	117,702	25,757	437,706

(a) Includes loans for expert assistance

Table 40 - Summary of Financing Through Bureau (a) - Comparative Record

Year	Programs in Process of Liquidation		Active Programs		Total
	Reimbursable	Livestock	Funds of Indian Organizations	Loans Revolving Fund(a)	
1961	$31,419	$41,091	$22,184,419	$10,346,552	$32,603,481
1962	17,283	32,888	25,914,958	12,409,926	38,375,055
1963	16,674	28,655	25,626,688	17,601,085	43,273,102
1964	14,420	21,190	36,511,084	23,131,772	59,678,466
1965	13,529	19,472	52,659,722	23,708,628	76,401,351
1966	13,372	19,463	57,596,190	24,239,173	81,868,198
1967	13,136	19,463	81,736,553	25,655,319	107,424,471
1968	13,136	19,460	92,294,946	25,178,419	117,505,961
1969	777	18,785	105,094,890	25,227,575	130,342,027
1970	741	19,384	117,701,670	25,737,231	143,459,026

(a) Includes loans for expert assistance

Table 41 - 1970 Volume by Areas

Area	Financing Through Customary Channels	Programs in Process of Liquidation		Active Programs		Total
		Reimbursable	Livestock	Funds of Indian Organizations	Loans Revolving Fund(a)	
Aberdeen	$28,666,000	-	-	$1,819,828	$3,343,766	$33,829,594
Albuquerque	19,140,200	-	-	1,731,705	2,221,245	23,093,150
Anadarko	11,135,600	-	-	162,695	256,542	11,554,837
Billings	27,930,100	$481	$1,624	14,130,488	3,264,713	45,327,406
Juneau	24,518,500	-	-	18,958,356	6,268,484	49,745,340
Minneapolis	7,885,600	-	-	1,927,192	685,462	10,498,254
Muskogee	60,122,300	-	17,760	647,412	1,960,772	62,748,244
Navajo	56,079,900	260	-	43,936,494	460,380	100,477,034
Phoenix	31,297,900	-	-	12,033,567	3,875,080	47,206,547
Portland	24,668,900	-	-	20,027,921	1,150,638	45,847,459
Other	2,801,800	-	-	2,326,012	2,250,149	7,377,961
Total	294,246,800	741	19,384	117,701,670	25,737,231	437,705,826

(a) Includes loans for expert assistance
(b) Uncollectible. Authority to cancel lacking.